THE SATURDAY EVENING POST

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An Illustrated Weekly Magazine
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Glide

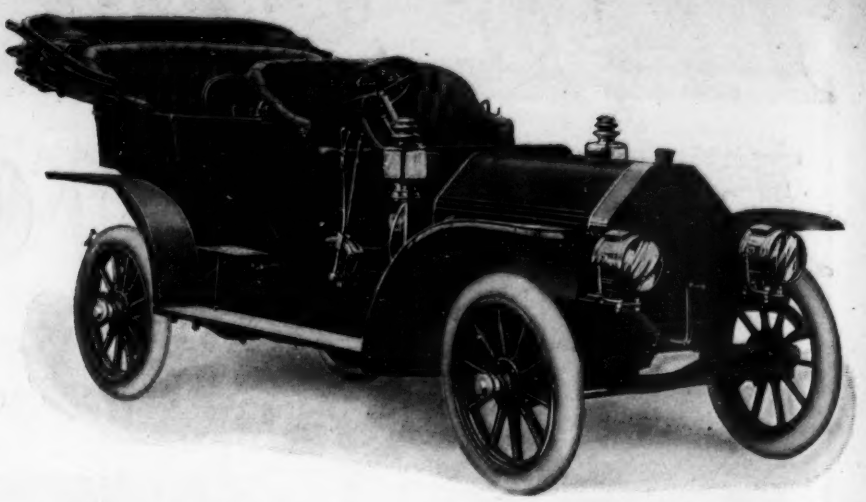
1909
Model "G"
Special

$2500

Cars equipped with side lamps, tail light, horn, coat rail and tool kit.

Extras: Touring Car or Roadster

Bosch High Tension Magneto, making double ignition system	**$150**
Fine Pantasote Top, with side joints and straps	**$100**
9-Inch Rushmore Searchlights, with generator	**$ 50**



Don't Pay Too Much or Too Little—A Standard American Car Should Sell for a Standard Price

EXTRAVAGANT claims are made for the *very low-priced car*.
—Extravagant claims are made for the *very high-priced car*.
—Between the two you will find THE GLIDE—and the *right price*.
—A full dollar of automobile *value* for every dollar of *price*.

—*The very low-priced* may be a *very good car for* the *price*, but it is *absurd* to consider its *claims* to rank with the *best* car.

—For at its price you must sacrifice *two* or *more* inches of *road clearance—vital* when *touring*.

—You must sacrifice *ten* to *twenty* inches of *wheel base*—and the *equivalent* in *comfort*. On the other hand—

—The *very high-priced* may be a *very good car;* indeed it may be as good as THE GLIDE. "It costs enough—it ought to be."

—But for every *dollar* of automobile value that it gives—you pay another dollar for—*extravagant methods*. You pay other extra dollars for *bills* incurred in *expensive track races*, which is *sport* not *business*. They *have never* and *can never* aid in the development of the *all-purpose touring* car you wish to buy.

—The *Glide is this all-purpose touring* car, perfected *beyond* the point of *experiment*.

—There are no apologies to be made for the price of the *Glide*, $2,500. This price is represented by $2,500 of automobile value.

—You cannot get as much for less. You cannot get more for twice.

Let Us Reason Together

—The *Glide* motor, 4 cylinders, cast separately, develops 45 *actual* horsepower, not *theoretical*. A combination *never* found in the *very low-priced* cars. The *Glide* price makes them possible.

—We manufacture our own axles from our own design and they never break, wear out or cause trouble. We make our own selective sliding gear type transmission. The gears are 1¼-inch face, of the very best steel properly tempered.

—The ideal mounting for any engine is that which does away with *vibration*. The *Glide* power plant is mounted on a sub-frame so placed and braced as to *eliminate all vibration* even at high speed.

—Such a feature cannot be "*thrown in*"—it must be *built in*—made an *integral* part of the car. The *Glide* price makes *this* possible.

—The *Glide* is built and tested for power, speed and reliability. The power plant of the *Glide* and its properly proportioned driving gear make it the greatest hill climber in the world today.

—The selective type of transmission is standard—as used in the *Glide* it differs in one *important* particular.

—Our own improvement makes it impossible to start with a neck-breaking jerk, (how often you have noticed fine cars start that way) it is impossible to stop with a shock.

—*Glide* transmission changes quickly, yet there is a *gradually* increasing or diminishing momentum in starting or stopping, which helps to make the *Glide* what its name implies.

—Can you get such a feature "thrown in"? The *features* of the *Glide* are *all* built in—integral parts of the car such as—

—The long, finely tempered, vanadium steel springs, affording the maximum of comfort and further emphasizing the name *Glide*.

—The bevel driving gear on its special bearings.

—The floating type of axles.

—The entire absence of loose keys.

—The improved type of multiple disc clutch.

—The double hinged hood.

—The 120-inch wheel base of the touring car.

—The 106-inch wheel base of the roadster.

—The roomy tonneau—luxuriously upholstered—seating seven—touring car.

—The double brake system—internal expanding and external contracting. Brake drum 16 inches in diameter—3-inch face.

—From crank handle to tail light, the *Glide* is built to give full value at the price—$2,500. No sum of money will buy a more serviceable, more thoroughly tested or more satisfactory touring car.

—No car exceeds in beauty the graceful lines of the *Glide*.

—Previously formed notions defeat the impartial selection of the best car.

—Do not pay too little in the first cost.

—Do not pay too much in the first cost.

—Buy a car which represents full value—and which gives you *all* you want in a car.

—Constant level oiling system, eliminating piping and automatically maintaining lubricating oil at the proper level in crank case. You have this satisfaction, you can never over-oil.

—Five Main Bearings for Crank Shaft, which preserve absolute perfect alignment to the shaft and prevent breakage.

—The expansion of one cylinder does not affect the other. The valves do not heat each other and the motor is easier to cool.

—Absolutely nothing cheap or slighted in its make-up. It is a top-notcher. It is designed by an engineering department that has made eminently good.

—*Glide* cars have less weight per cylinder area than any other stock car and yet weight is so scientifically distributed as to give ample allowance for safety element.

—Timken Roller Bearings of ample size on all journals—they wear longest, can be adjusted and therefore are superior.

—All parts are made in our own factory, the motor excepted.

—We machine-cut and harden our own gears.

—The Rutenber motor long held the *world's record* of 1,094 3-16 miles in 24 hours, proving the *maximum* of power—absolutely *perfect* carburetion and *indisputable* mechanical efficiency.

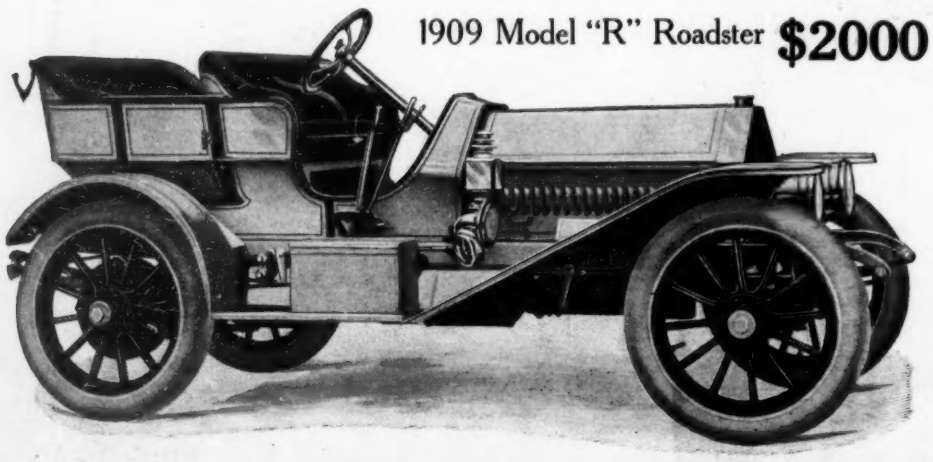
—Only one universal joint of our own design manufactured in our own shop. They are made from drop forgings that do not wear out, break or cause trouble.

Tires 34 x 4½ on the touring car; 36 x 4 on the roadster. Our cars are easy on the tires because they do not over-hang the rear axle, and further because the tires are of ample dimensions to carry the car and the load the tires are intended to work under. In making the comparison of prices for cars, don't over-look tire equipment.

Roadster speed, 2 to 60 miles per hour with regular gear ratio. Faster with special gear.

Standard color: Touring Car—Rich Dark Green Body, Cream Running Gear. Roadster, Special Automobile Gray Body, Red Running Gear; other colors at the option of the purchaser.

1909 Model "R" Roadster **$2000**



The *Glide* may be seen at many agencies. Our descriptive literature will interest you.

Remember that at its price the *Glide* is a startling innovation. Much detailed information of great economic interest to the prospective buyer is contained in our free literature. May we have your name and address, please, today.

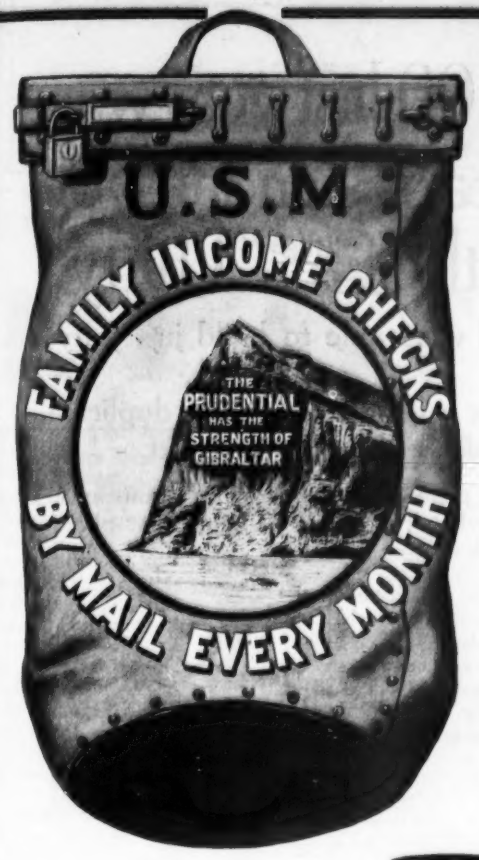
Established 1882. **Incorporated 1893.**
Remember the price, Touring Car, $2500. No more no less.
Remember the price, Roadster, $2000. No more no less.
Terms, cash with order, $250, balance on delivery.
We will extend agency contracts for 1909 in unoccupied territory.

The Bartholomew Co.

(Standard Manufacturers A. M. C. M. A.)

601 Glide Street, Peoria, Illinois

Philadelphia, Pa. —O. Y. Bartholomew, 229 S. 2nd St.
Boston, Mass. —Crown Motor Car Co., Motor Mart.
New York City —Geo. J. Scott Motor Co., 1720 Broadway.
New Orleans, La. —Glide Motor Car Co., 327 Baronne St.
Fargo, N. D. —D. B. Rea.
Minneapolis, Minn. — Henry G. Goosman, The Motor Inn, 1023 1st Ave. South.
Foreign Representative —P. Aubeck, 2-4 Stone St., New York, N. Y.



An Income for Your Wife

Whole Life Plan. Payable to her *Monthly* for twenty years or for life, if you should be taken from her; or

Endowment Plan. An Income payable to *Yourself Monthly* for twenty years or for life, to support you in your declining years, if you live—

are the great features of the

New Monthly Income Policy

issued by

The Prudential

A Monthly Income coming with absolute certainty will enable the mother to keep the family together and the children at school—

The Income cannot be encumbered or depreciated. All worry about safe investment is eliminated.

COST OF "WHOLE LIFE PLAN"

At age 30, for $167.35 a year, during your life (a saving of $13.95 a month) your Family Will Receive after your death $50.00 Every month for 20 years, or $12,000 in all!

At slightly higher cost, the income would continue for life!

THE COST IS LOW

Write for Rates at Your Age and Learn How You can Provide an Absolute, Guaranteed Income for Your Family, or for Yourself after 20 Years. State Plan Preferred.

Address Dept. M.



Receiving her Monthly Income Check from The Prudential Insurance Co.



The Prudential Insurance Co.

OF AMERICA

Incorporated as a Stock Company by the State of New Jersey.

JOHN F. DRYDEN, President. Home Office, Newark, N. J.

The car for which you paid $3,000.00 last year was probably worth it, then—but last year's standard of values collapses when confronted by the Cadillac Thirty.

Five years ago all the automobile factories in America combined were able to build just forty-four 4-cylinder cars in an entire season.

This year the Cadillac Company will build ten thousand four-cylinder cars—each an exact duplicate of the other down to the most minute measurement it is possible to make with the micrometer.

Isolate this stupendous fact for a moment from all the others printed on this page. Study it in all its significance, and you will begin to understand why it is possible for the Cadillac Company to do what it is impossible for other plants to do. Then pass on to the next paragraph which will make the situation very much clearer.

Each of the ten thousand Cadillac cars could not be a replica of the other if they were not manufactured cars in the very strictest sense.

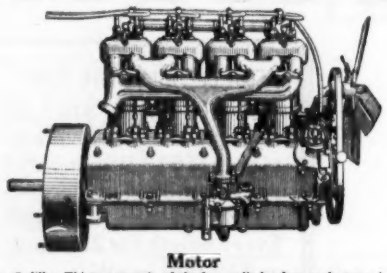
To build even one perfect high-powered car, the synchronization of parts must be absolute—down to the closest possible degree of fineness and "fit."

To build ten thousand such cars demands a degree of standardization so scrupulously fine that there will not be a hair's-breadth discrepancy in any one of the multitudinous parts—from the first car to the ten thousandth.

Otherwise you have a car that is no stronger than its weakest or loosest part.

Otherwise you have not got a high-grade car; because some of the parts are out of harmony with the whole.

Under the auspices of the Royal Automobile Club, of London, England, this summer in the most



Motor

The Cadillac Thirty motor is of the four cylinder four cycle type, 4 inch bore by 4½ inch piston stroke and by dynamometer tests develops 30 actual horse-power. It is the product of that department of our plant which during the past eight years has made more high grade gasoline motors than any other establishment in the world.

This motor is not new. It is simply an evolution. It retains basic principles which have made Cadillac motors famous the world over. The cylinders are cast individually as are also the valve chambers, the motor being attached to the former by right and left threaded nipples. The system of copper jacketing the cylinders, which was originated by us and which has always been a feature of Cadillac motors, is retained in the Thirty.

remarkable standardization test ever conducted anywhere in the world, three Cadillac cars were torn down; the parts thrown into a conglomerate heap; certain parts cast aside and new parts substituted; and the three cars built up again piece by piece out of the pile of parts—to run perfectly without hitch, skip, looseness or break in the 500-mile race on the Brooklands Track in which the average speed per hour was 31 miles.

Standardization is what makes cars run without trouble; standardization is what eliminates repair expense; standardization is what gives a car long life; standardization plus engineering genius and good material is what constitutes a high-grade car—and standardization is impossible in any assembled car.

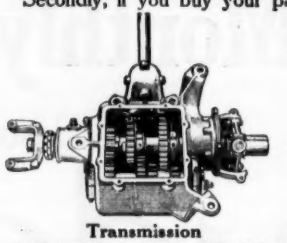
And the ability of the Cadillac plant to standardize ten thousand cars as easily as ten cars—makes possible the magnificent Cadillac Thirty at a popular price.

Now—suppose we tried to build ten thousand high-grade cars without perfect standardization. What would be the result? Well, first of all, we would buy the parts from several makers. That would carry with it two absolutely fatal results—

First of all, you would be certain to have an unsound car; because the parts—coming from half a dozen makers—could not and would not be made with a perfect conception of their relation to each other.

That takes you out of the high-grade class without going any further.

Secondly, if you buy your parts from a dozen different makers you've got to do one of two things.



Transmission

The Transmission used on the Cadillac Thirty is our own and is made in our own factory. It is the selective type of sliding gear, with three forward speeds and reverse. The gears, shafts and high speed clutch parts are made of chrome nickel steel, the greatest care being exercised in cutting and finishing them according to the Cadillac system of limit gauges which insures hair's-breadth accuracy. These parts are then treated by a special process which gives them extreme strength, toughness and wearing qualities.

You've either got to pay a profit to these dozen different makers or you've got to cheapen their product. If you cheapen their product you've lost the right, a second time, to call yours a high-grade car.

If you don't cheapen their product and you do pay them a profit—you can't sell your car at a popular price without losing money. Now look at the reverse side.

Buying for ten thousand Cadillac Thirties brings the cost of material down to the last and lowest notch.

Absolute standardization means a complete elimination of waste.

Manufacturing all the parts cuts out every cent of profit that usually goes to the parts-maker.



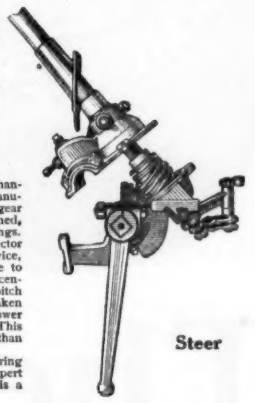
Cylinder



Piston

The perfect fit of cylinder and piston is in reality the life of the motor. The system of micrometer and snap gauge measurement which is rigidly adhered to in Cadillac construction guarantee a degree of efficiency and fit which has been characteristic of Cadillac construction for years and has been developed to a point never attained by any other automobile plant in the world.

So you get in the Cadillac Thirty—thanks to the ten thousand output, the perfect standardization and the manufacture of all parts—a car which no plant of lesser equipment can match in material and market for less than double or treble the price.

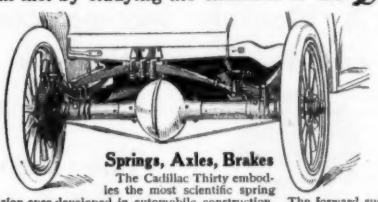


Steer

The Cadillac Thirty steering mechanism is of our own design and manufacture of the worm and worm gear sector type accurately cut and hardened, fitted with two ball-thrust bearings. The teeth in the middle of the sector naturally perform the greatest service, and are therefore most susceptible to wear. To compensate for this the center teeth are cut on a slightly less pitch radius so that this wear may be taken up without causing the upper or lower teeth to bind in turning a corner. This provision for adjustment is greater than will probably ever be required.

The adjustment of most steering gears requires the services of an expert while the adjustment of this one is a simple operation.

Your dealer has received his first allotment of Cadillac Thirties. Verify everything we have said herein first by studying the character of the Cadillac



Springs, Axles, Brakes

The Cadillac Thirty embodies the most scientific spring suspension ever developed in automobile construction. The forward suspension consists of two semi-elliptical springs 36 inches long by 2 inches wide, and the rear suspension is the platform type.

The Cadillac Thirty has two pairs of powerful double acting brakes—the regular service brakes brought into action by a foot lever contact upon the large rear wheel hub drums; and the emergency brakes applied by a hand lever expanded within the latter.

The front axle is made of cold drawn seamless steel tubing with drop forged steel yokes electrically welded. The rear axle housing is also made of cold drawn seamless steel tubing of ample strength, with cast steel bevel gear and differential housing.

Thirty construction as illustrated in the parts-pictures shown herewith; and secondly by personal observation and a practical demonstration of what this wonderful car will do.



The Cadillac 30
Including 3 oil lamps and horn
$1400

Cadillac Motor Car Company, Detroit, Mich.

Members of the Association of Licensed Automobile Manufacturers

THE SATURDAY EVENING POST

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Founded A° D° 1728 *by* Benj. Franklin

Entered at the Philadelphia Post-Office as Second-Class Matter.

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Volume 181 — PHILADELPHIA, NOVEMBER 21, 1908 — Number 21

LITTLE CORKY

By Edward Hungerford

ILLUSTRATED BY GEORGE BREHM

I

HIS name was James Edward Rudolph Corkingham, but no one ever called him that. Tremont folk knew him as Little Corky—that is, folk outside of Consolidated Traction. Within that corporation he was known as Mr. Corkingham, and it was important how you said it, for he was General Superintendent and a man to be respected. Genevieve had been broken to call him Jamie—but that anticipates.

There had been a Big Corky in Tremont—and Tremont had not forgotten, had given the diminutive quickly to the son. Corky *père* had been a man of wit and wisdom, had snatched victory out of defeat in the great strike of '88, had proved himself so brilliant, so subtle a general, that even those who had hated him in battle came, with the others, to whisper respectfully as he passed: "That's Big Corky of the horse-cars." And after years had come to pass, and the horse-cars, the mutinous drivers and Big Corky were gone, Tremont still remembered him. But this is not his story. It is preface to point the way for Corky *fils*, the man who was called Little in supreme disregard of truth and stature.



Every Time She Saw That Empty Chair Across the Gayly-Set Table She Grew More Furious at Little Corky

It was Little Corky's rôle to live up to traditions. He lived up to each of them. He went ahead, hammer and tongs, hitting hard, but never hitting foul, and old Jim Connaughton, the General Manager of Consolidated Traction, away up at the top, watched the son of his comrade come climbing up the ladder. Big Corky come to life again! The gaunt frame of that general, the fearless blue eyes, the straight, thin mouth—Big Corky was reincarnate in the flesh and blood of his son—the man that Tremont called Little, because it knew him not.

It is a shaky ladder that leads atop, but the General Superintendent was Corkingham, and trod it fearlessly. When he was close to Jim Connaughton he paused to catch his breath. General Superintendent of Consolidated Traction—$7500 a year—seven thousand men under him—that was climbing some! He became introspective. For the first time in his busy life he realized that he was lonely. He was really quite alone in the world, and his hair was growing thin upon his temples. He decided that it was time for him to marry.

Little Corky started out to pick a wife as he would pick an automobile or a suit of clothes—something that would fit well. He measured and laid his plans carefully, and, as it was beginning to be an unsatisfactory process, he met Genevieve. She was not within his plans, but what were such material things as plans when Genevieve came? She had little tendrils of hair that clung lovingly to her pretty neck, and Little Corky fell in love with each tendril, he loved her big, brown eyes, he loved the tiny, laughing mouth—he loved her separately, collectively, individually, wholly—he loved her in the madness of a man who has been cheated out of love many years of his life. He reshaped those precious plans and remade them to include Genevieve. He was not a bad sort, this Little Corky, and $7500 was big money in Tremont. He asked her to marry him.

At this point it may be stated that Little Corky's plans had an upset. The brown eyes and the dancing hair-tendrils had plans of their own—plans that ran tangent to those of the General Superintendent of Consolidated Traction—plans for a lifelong devotion to mamma, plans for teaching Cherokee Indians, plans that taxed all of Little Corky's patience. Still, it was noticed that she did not let go of him entirely. She liked him far too well for that. She knew him better and better all the while, and all the while he grew upon her.

But Little Corky had his faults. For one thing, he was very uncertain. He took frightful risks. On the night of the Assembly he never showed up at all—a fearful offense. When he came to her and explained that one of their big engines down at Beverly Docks had burned out that evening, she listened coldly. Little Corky felt chilled. Yet if it had been any other man in Tremont, or out, he would never have been forgiven.

He was duly contrite for a long time after that fiasco, trying to regain his lost ground. But things went from bad to worse. It was a hard winter for Consolidated Traction; engines kept breaking down, there were hours when the busy, hill-climbing lines stood still and Corky worked like a beaver—and kept breaking his engagements with Genevieve.

She gave a dinner at which he was to meet some awfully nice Boston folk, and Corkingham arrived just in time for the dessert, flustered and blurting out something about a snarl in the cable-roads.

Why merely repeat instances? On the afternoon of her tea Corky never showed up—the board of directors, or some other frumpish thing, was holding a special session, the 'phone told her, but that meant little to her exasperated soul. On Tremont's one great night of opera Genevieve turned down three men in his favor, and then never went at all. The telephone related some excuse about how the General Superintendent had to go before an aldermanic committee and tell those solons just what you could do and could not do handling trolley-cars on an eight per cent. hill. Genevieve tore off her evening gown in anger. Other men were not the same. They were bankers or lawyers—anything save railroad men—able to plan their time carefully and keep their engagements to the minute. Young Denning was a physician, but he never had patients that made him keep exacting young women in a constant fear of disappointment. Nicholas Vane Shipney, the architect, even boasted of his systematic methods in this regard. Once he had kept the Hon. Jerry O'Connor—Tremont's most spectacular millionaire—who was seeking his professional services, waiting for an hour, while he had taken Genevieve for a drive, according to previous appointment.

Shipney was the particular fly in Corkingham's ointment. Little Corky underrated him. He underrated Shipney because he was very much afraid of Shipney. He regarded Shipney as a calm and flaccid thing in trousers—good-mannered, good-looking, amiable, able—but stodgy. Everything being equal, Little Corky thought that Shipney would have little chance; but things were not equal when one man had only to throw down his pencil and go home, while the other had a big and debilitated transportation system on his shoulders.



They were being weighed in the balance and Corkingham felt that he was on the heavy side of the scales. So he hated Shipney cheerfully, hated his calm, agreeable manners, the smooth set of his shiny tile, his absolute certainty—confound a man who is stodgy, anyhow!

. . . . .

Corky had been good all summer, because Consolidated Traction, which reserved most of its capers for winter, had been good. He had gained great ground with Genevieve and the calm Shipney began to be somewhat alarmed; there seemed to be one particular spot in Tremont where Corky was not Little.

"Can't you care yet?" Corky demanded of her, just as he had demanded many times before.

She poked the toe of her tiny slipper out from under the skirt of her gown and studied it intently. Perhaps she had discovered for the first time that she owned that little foot and tiny slipper.

"I do care," she said to the slipper. "I care a whole lot."

Corkingham took that to himself. A thousand paces gained!

"Then you will marry me?" he pleaded, seeking to lead her further up and on. She gave him one of her pretty hands, but still she talked to her slipper.

"Not quite so quickly—dear." She just breathed that last word, but Little Corky's heart thumped joyously. She paused, and he proceeded to follow up his advantage.

"Do—dear," he shot back at her. He became reminiscent, and rumbled on in a low voice: "You know what Tremont has called me—Little Corky."

"No. You are Big Corky," she corrected. "You have accomplished so much."

"No, no," he contradicted in turn. "There can never be but one Big Corky, and he has been. It's not easy living up to as big a man as the *pater* was. Other things have not made it easier. I used to think that when the *pater* died and we found that he had put all his savings in those wildcat mining-stocks that some one had hit me. It didn't seem as if I were going to get half a chance. Now I know that it was that very thing that made me strike ahead, to try and model myself after the *pater*. I thought——"

But Little Corky suddenly realized that he was talking too much, and he halted.

"Don't stop," said Genevieve.

"I am not going to stop—now," he replied.

She pursed her pretty mouth in an assumption of vexation, but Corkingham was not easily daunted and again

demanded answer to his all-important question. A little time, she pleaded—so important a thing—and a little time she was granted. A week? Oh, no, that would have been an eternity to Little Corky. Four days? three days? two? Genevieve told him that he might come to her on the following evening.

"We'll have a little dinner *tête-à-tête*. I'll ship mamma over to Aunt Kitty's"—Genevieve managed her mamma perfectly—"and we'll be alone."

She broke all the sage rules of etiquette set down for the guidance of young ladies, and went with him to the door. The little hand found its resting-place again.

"Good-night, dear," she said, and never gave even a fleeting glance toward that tiny slipper.

He could not answer. He was too happy for speech.

"Don't fail me to-morrow night," she laughed. "To-morrow night, of all nights!"

"Of all nights, dear," he pledged himself gallantly, as he drew the little hand, ever and ever so gently, to his lips.

. . . . .

Slowly that next day dragged to its dusk. It was the second day of October, and Little Corky knew that he would remember seconds of October until the end of his life. He dawdled with the work upon his desk, and the fascinating problems of railroading lost their fascinations for him. Getting folk up and down the hills and along the flats, the chesswork of moving hundreds of cars, all the brisk, little puzzles of his work became as mere drudgery to him. He was within a greater, far more joyous puzzle of life.

So he went through the long hours of the day, his eyes reverting every few minutes to the little clock upon his desk, signing his name in the wrong place on every blank that was handed to him, jumbling, tumbling, confusing, like a man whose wits had taken sail into another land.

Maxfield, his chief clerk, came in to him with freshly typewritten sheets for him to sign. Little Corky reached mechanically for his pen, but Maxfield halted him.

"You have written the same letter to these folks three times to-day," said the chief clerk. Maxfield's tone seemed to demand apology.

"Beg your pardon," snapped the General Superintendent. "I'm thinking out a big proposition and so I grew a bit careless."

. . . . . .

Five o'clock and close to the hour that was appointed for Little Corky to go up upon the hill-top for his answer. Five o'clock and no sixty-dollar-a-month clerk ever quit work more promptly than the General Superintendent of Consolidated Traction—whose every move was supposed to be an incentive and an example to the thousands beneath him—quit work on that second of October.

The second hand on the regulator above Maxfield's head in the outer office had not again encircled its monotonous round before the door of the inner room opened and Corkingham, hatted and ready to hurry to his rooms to dress for the all-important dinner, stood within it. Before he could close the door his desk telephone began ringing, violently—insistently.

"Car's smashed a milk-wagon or Jim Connaughton wants me to come over to the club and eat with him," were the excuses that came to his mind, but he lingered a moment later in the door, deciding whether to go to the 'phone or to cut and run. It kept up its incessant ringing and Little Corky yielded—Maxfield saw the door shut again in front of his chief.

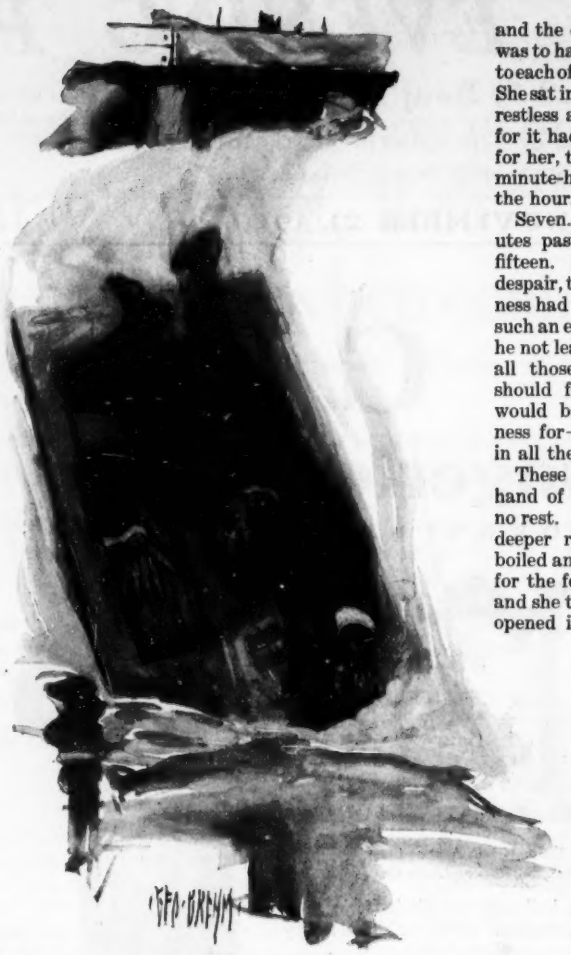
Corkingham snatched up the receiver quickly, as if he begrudged each precious second that he lost now.

"Well, well, this is Corkingham," he shouted. "What do you want?"

Then the receiver began speaking into his ear.

. . . . . .

Genevieve was positive that she had told Corkingham to come at sharp half after six, and here it was nearly seven,



The Door That Carried Him Into the Unknown Carried Him to Safety

and the dinner—that dinner that was to have been so great an event to each of them—was growing cold. She sat in a big chair in the library, restless and nervous to a degree, for it had been a long, hard day for her, too, and watched the cold minute-hand of the clock reach the hour.

Seven. Past seven. Five minutes past seven, then ten, then fifteen. She was reduced, first to despair, then to anger. What business had Corkingham trifling with such an engagement as this? Had he not learned his lesson yet, after all those grievous falls? If he should fail her this time there would be absolutely no forgiveness for—the very dearest fellow in all the world.

These thoughts, the creeping hand of the clock, gave her mind no rest. She stirred herself into a deeper resentment, that almost boiled and frothed. Once her love for the fellow became uppermost, and she tiptoed to the street-door, opened it and stood there for a moment, a picture, framed in the light from within. It was very quiet without. The street was filled with trees and the shadows lay heavy. Off in the distance she caught a faint glow upon the sky, as if thrown there by a far-away fire, and once she caught the faint whistle of a speeding fire-engine. All else was very still and she turned in again, shut the door behind her and found her way to the dining-room. The clock in the library struck eight. "You may serve dinner, Harrison," said Genevieve.

By a supreme effort she held herself in check as she nibbled at a few half-spoiled dishes. She kept herself admirably in check, for the butler's eyes never seemed to leave her. But it was all effort, as studied as the efforts of an actress upon the stage. Every time she saw that empty chair across the gayly-set table she grew more furious at Little Corky. She knew now that she hated him thoroughly, and, knowing that, did not know of that great, deep love within her heart that a passing snow had hidden for a moment.

Harrison—whose real name was Dooley and a bar to perfection in house service thereby—did not understand. He thought he understood. He had never liked that Corkingham from the beginning, he had quite frowned upon the affair between Miss Cowles and the General Superintendent of Consolidated Traction. Harrison—having come up from below—had little use for others who trod the same ladder. He had particularly little use for Corkingham, who had been known to be uncertain before this. Now Miss Genevieve would have a bit of a lesson.

So it was with no small sense of satisfaction that, an hour later, he carried a square envelope, much waxed and impressed, to the messenger call at the drug store. Like a model servant he stopped beneath the arc-light at the corner to note the address upon the envelope: Nicholas Vane Shipney. Now, there was a gentleman! Mr. Shipney did not forget his manners or his engagements. Mr. Shipney had a proper respect for Harrison, who was born Dooley. Mr. Shipney was worth a thousand of these upstart Corkinghams!

Genevieve summoned her mother hurriedly. Mamma drove up to the big house among the trees just as Shipney's letter went slipping down the hill toward Shipney's apartments. Mamma was not given too much to understand; in fact, as it was, she was given considerably more than she could easily understand. But she had long since learned that protests were useless. She listened to the torrent of talk that was poured upon her and dimly realized that she was passing through a memorable day.

As for Genevieve, the second day of October would remain in her memory for years. She would not easily forget a single one of the events that came into her life that memorable Tuesday.

. . . . . .

Seven words came into the ears of Little Corky over that telephone receiver:

"County Line's afire. They can't check it."

Those seven words told an entire story to the General Superintendent.

County Line afire! He knew what that meant. Their biggest car-barn, and the most ramshackle old bit of fuel that Consolidated owned, was doomed to go. For Little Corky had known for years that, if a fire ever started in these old, wooden sheds, that was the beginning and the ending of the story.

He hung up his telephone receiver with a quick twist of his wrist and was out of his office—waiting for no plodding elevator—but down the stairs, two and three steps at a time, out into the street. Jim Connaughton's big touring-car stood there at the curb.

"Mr. Connaughton's in at a board meeting. You've got to take me out to County Line in double-quick."

Connaughton's chauffeur had never been told to take orders from Mr. Corkingham, but it would have been folly for him to have refused this one. Corky threw himself into the deep tonneau of the automobile, the chauffeur pulled levers, swirled around his steering wheel, and they were off for the hills.

A quick thought of Genevieve, now that they were under way. He could get to a 'phone as soon as they reached County Line and she would understand—she *must* understand how much was at stake with the big barns all afire. If the thing were exaggerated and the fire of no consequence—a pretty improbable "if"—he might come to her only a little later. But she *must* understand—as if so pretty a girl would ever understand the mere importance of a car-barn to the operation of a big street-railroad.

They made the long hill-climb and were up on the terraced plateau, which forms the upper and newer portion of Tremont. Others were bound for the fire down that same avenue. In the distance an engine shrieked its alarms and sent clouds of sparks trailing in its plume behind. Another engine was overhauling them, whistling its hoarse commands to clear the way. Doors were open, windows up, and hatless folk were running to the avenue to see the danger. Most of them saw little, nothing save the wicked splotch of light off toward the edge of the city, the whirling procession of fire apparatus and automobiles whipping their way down the smooth pavement of the avenue.

County Line barn covered an entire square. It was a collection of sheds and stables—relics of horse-car days in Tremont—and Little Corky had been nagging at Jim Connaughton to tear them down and rebuild, in modern construction, ever since he came to have authority in Consolidated. The place was used chiefly for storage of out-of-service cars: winter cars in summer, open cars in winter.

"If we lose our closed cars out in that tinder-box," Corkingham thought, as the big car jounced him unmercifully, for they were off the asphalt now and making their speed on cobble, "it will be bad for Consolidated this winter. Our power troubles won't be a circumstance to hauling Christmas shoppers in open cars."

He found Starrett, the fire chief, in front of the blaze, directing the work of his men. That authority did not lean to Corkingham's suggestion to pull out the winter cars.

"We can't do it, Mr. Corkingham. It's got too big a start on us. You can't get out your cars."

Little Corky turned on him like a tiger.

"Damn it, man," he snapped. "You can't say 'can't' to me, now. Do you realize what it means if we lose those cars? They're our winter equipment."

But Starrett was well used to such protests and he smiled as he said:

"Too late, Mr. Corkingham."

"Too late—not a bit of it. If we don't get those cars out of that bonfire we'll kill off half Tremont with pneumonia within six months."

"I wouldn't ask any of my men to risk their lives pulling out a bunch of old trolley cars," Starrett replied, making off as an indication that the matter was closed with him. But Little Corky was not convinced.

"If your men can't, mine can," he retorted.

But that was easier said than done. The squad at County Line seemed, for the moment, paralyzed with fear. Holstetter, the day depot-master, sat on a pile of rails across the road and cried like a little child. Old Peter Schmidt, who relieved Holstetter on the night trick, was of a different fibre.

"I'll do it and they'll follow me," he said.

If the sturdy-hearted old German was not afraid of that great, roaring blaze, then neither was Little Corky. So with these two to lead, the little corps of street railroad men, their brass controller-handles in hand, went in through the clouds of blackness that rolled down under the brilliancy of flame, and caught a last look at the awestruck crowd against the police lines.

It was impenetrably dark there—like the blackness of the nether world—but old Peter Schmidt could have made his way around County Line with his eyes shut, and he led the three—Little Corky and two motormen who were not afraid.

The winter cars stood in long rows in the part of the barn as yet unreached by the spread of the flames, although

their painted sides were beginning to blister. The work of the four men was to jump aboard their front platforms and run them out into the street, where more cautious souls were ready to take them farther from danger. Then the four men, always led by old Peter Schmidt, would go back again into the smoke-filled cavern and bring out another quartet of the bulky, helpless cars.

They must have worked for fully a half-hour, there in the blackness of a humid world, for Starrett was doing his part by concentrating his water on the shed where they worked, the only part of County Line from which they stood even a chance of removing the cars. There were perhaps two dozen streams upon the very building in which they worked, and one of these knocked one of Little Corky's helpers flat upon his back. They picked up his limp and unconscious form, put it on a car platform, and sent it out into the places of fresh air and safety.

The other motorman came to Little Corky.

"I've a wife an' three kids," he began, "an' I——"

"I understand," Corkingham interrupted. "You've done your duty. I can spare you."

Then they could only move two cars at a time—Little Corky and old Peter Schmidt—and all the while the hungry flames were closer upon them.

Two cars—four cars—six cars.

Then it was that Little Corky lost sight of the old German. He was shouting, but the flames were shouting, too, and the smoke rolled in upon them thicker than ever before. Little Corky jumped up on the front platform of a long double-trucker, slipped his controller-handle into place, when, of a sudden, he saw flame where there had been naught but smoke, and he knew that the last car had gone from that door—the fire was already across the entrance.

He dropped from the car, and as he did so he could watch the tiny, hungry, yellow tongues run along the dry timbers of the girdered roof of the shed. Then he realized the worst.

At that moment Genevieve came into his thoughts, and he knew that he must escape from the trap. There had never before been such an incentive for him to save his life. He looked about him for ways and means, for the avenue of escape.

Then he halted. Where was old Peter Schmidt?

Little Corky knew that he could not go out of the barn and leave the old man to his fate. He proceeded carefully alongside the cars on the next track, thankful for the instant that the flames that were eating the roof above his head made the barn suddenly light. He turned the end of that row of cars and in an instant caught sight of the old man at the front end of the place, running the gauntlet of the entrance through to safety.

But that was his final glimpse of Peter Schmidt. For he lost sight of the figure of the old German in a cloud of thick, black smoke that came pouring in upon him and made the place, that had been lighted momentarily, again the nether world.

Little Corky knew full well the meaning of that smoke. The oil storage at County Line was in a tiny room close by the entrance of the big shed in which they had been working, and the oil had no longer been proof against the terrific pressure about.

He plunged across the tracks, hoping to reach the side wall of the shed. He knew that his only hope lay there—and that hope was all but beyond him. There were deep pits between the rails of each track, where the inspectors might work beneath the cars that rested in the shed, and these were already filled with water. He crossed the first track and went waist-deep into the water. He crossed the pit, pulled himself up again on to the floor—then another track and another watery pit.

After that he took stock of the situation for an instant. The rear of the roof was already beginning to crash in and Little Corky's chance to reach the brick wall was to be numbered in seconds. A long wire overhead, loosened by the steady progress of the flames, came dropping just behind, and when it struck the watery pit there was a blinding flash, and he realized that the current had been left on in the shed to help him get the cars out.

Another flash, and a wire fell in front of him. Little Corky bumped against it in the pit, but it was already grounded and helpless, and he breathed a prayer at that.

The third track and pit—the fourth—the fifth—and then Corkingham began to wonder how many more before he reached the brick wall that offered the remotest possibility of safety to him. He was thinking of Genevieve all the while. Her dinner must be cold by this time and she would be wondering why he did not come for his answer.

He wondered what her answer was to be. He *knew* that it could be but one thing, eventually. He would have her now if he had to go to the far ends of the earth for her. When he really wanted anything he wanted it with his whole heart—for he was a whole-hearted man. He saw no future for him save a future with Genevieve or a future spent in reaching through a burning hell for safety placed at an infinite distance.

The sixth track—the seventh—more blinding flashes of blue light—the whole of the overhead wiring was tumbling down upon him—then—bump—the wall. Then—crash—another section of the roof was down.

The smoke was rolling about him; everything was molten to his fingers, but he was feeling his way along the hot brick wall—the one possibility of salvation. It seemed to Little Corky as if he must have gone a mile along that furnace wall before he came to a door—although it was, in reality, scarce ten feet. But it was a door—and that was something.

Where it led was beyond his ken. A door must lead somewhere, and anywhere would be better than the where in which he was. He pounded with might and main against the heavy door, for it was barred and bolted. The hand of God Almighty must have pushed behind Little Corky as he fought against that door, for, of a sudden, it crashed under his attack and he went tumbling over with it into the unknown.



They Were Being Weighed in the Balance, and Corkingham Felt That He was on the Heavy Side of the Scales

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Starrett, the big chief, caught old Peter Schmidt as he came rolling out of the broad entrance doors of the burning County Line.

"No more cars," gasped the old German, and he would have fallen if the chief had not caught him and given him to one of the young ambulance surgeons.

"Damn the cars," roared Starrett. "Where's Corkingham?"

The old German twisted his hand back toward the inferno just behind him. "In there," he whispered.

Jim Connaughton came stumbling up to Starrett.

"You've got to get him out, Pete," he said.

Holstetter might have been forgiven for sitting and crying at the loss of County Line, for here was the stern, old chief of Consolidated, tears trickling down his sooty, grimy face.

"He said you'd have to have the closed cars," grunted Starrett.

"I'd rather have lost every car in Tremont—than him," said old Jim. He had known of Genevieve, and now he was thinking of a young girl, and of a young girl's broken heart—this stern, old executive whom the papers sometimes deemed heartless. He caught Starrett savagely.

"For God's sake, Pete, don't stand there and do nothing," he cried at the chief.

But Starrett only replied by signaling Jim Connaughton to listen. The roof of that last shed was crashing in, section upon section, crash upon crash. The flames rolled higher and the black smoke grew thicker, and Starrett knew that it was all over, although he did not dare tell Jim Connaughton that.

But the minutes grew into a quarter of an hour, and then Jim Connaughton knew, too. For an instant he thought of telephoning Genevieve, but then—Jim Connaughton had a deal of courage in his stout, old soul, but there are some things at which even a Spartan might hesitate.

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A man, who was lying on the hot metal surface of a broken door, opened his eyes. He might have been asleep for centuries, it seemed to him. It was awfully hot about him and smoke curled and rolled overhead; flame lighted every detail of his surroundings.

But Little Corky, conscious again, was instantly aware of everything that had happened. The door that carried him into the unknown carried him to safety. Outside that particular shed at County Line was a sand-pit, and when the door gave way it coasted him gently down into the soft bottom of the hole, where water stood and safety reigned.

He drew himself to his feet. It was not an easy task, for he was singed and burned and sore. But he made definite—very great—effort, and, by dint of that great effort, he painfully climbed out of the sand-pit and back toward the outer world again.

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Connaughton was asking Starrett in a low voice when he would be able to search the ruins, when the chief put a dirty finger squarely over old Jim's mouth, and pointed to a figure of a man coming toward them from down along the smouldering ruin of the burned barn.

"From out of the tomb," he whispered, and then he caught the arm of the General Manager to keep him from falling.

For Jim Connaughton's eyes were not too tear-filled to see Little Corky—Big Corky's big son—coming toward them. He met the boy as he might have met his own son, embraced him, clasped him to his heart as a mother might clasp the boy whom she had given up for dead and whom God in His infinite goodness had returned to her.

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There was a little saloon across the way from where County Line stood, and to it old Jim led Little Corky, while reporters and other privileged folk filled the place. There Connaughton violated all rules, precedents and examples and poured brandy down his Superintendent's throat until the greasy barroom began slowly to sway about Corky's head, and the lights grew misty.

One thing did not swing nor sway—the clock over the bar.

It said "eleven-thirty" to Little Corky, and it was an awful reminder to him that he had again missed an engagement with a lady—the most important engagement of his life.

II

LITTLE CORKY slept late on the third of October. The flowers that filled his big desk were beginning to wilt before the General Superintendent, bearing many souvenirs of the fire—that fresh young surgeon had insisted on placing a big sticking-plaster on his forehead—came to receive the congratulations. They made him nervous with their talk, and he was glad when he was alone again so that he might get Genevieve on the wire. Never before was the telephone quite as exasperating as upon

that very day. Though Central called and called, the report "Don't answer" came so repeatedly as to alarm Little Corky. Then he comforted himself with the reflection that in all probability the wire was out of order, and he planned to make a quick run up to the top of the hill to make his amends. He doubted if this would be so difficult this time. Surely Genevieve had read the morning papers—with all that bosh about his part at the fire.

His quick run was repeatedly postponed. Jim Connaughton—offering to back him to do all things possible and some things impossible—the board of directors, with a set of fool resolutions—all these kept him busy until after dinner. Then there was a quick run to the doctor's—he did not want to burst in upon Genevieve with that ugly plaster on his forehead. But there was nothing quick at the doctor's—a long waiting-line, and the M. D. himself off at a surgical case in the East End. Little Corky stood that until a quarter after eight and then he slipped out, despite the protests of the attendant. Better nasty old sticking-plasters all over his face than that Genevieve should wait another unnecessary minute.

He went up to Genevieve's on a car—was off the car before it came to a full stop—and hurrying down the street. At last he was close to his answer—twenty-four hours late, to be sure, but then, County Line could not be expected to burn more than once in a lifetime.

The house was quite dark from the street, and he did not like that. He rang for a long time without answer, and he liked that less. He pounded upon the door, and finally, when he was reduced to despair and profanity, a man next door came and told him that he did not think any one was home. Pressed for details, this neighbor could not, or would not, give more. He saw that Little Corky looked like a tramp and advanced little information. If he did not move on the neighbor would telephone for the police.

Corkingham sat a time on Genevieve's door-step—defeated and discouraged. Passing folk who saw him in the shadows of the foliage stared curiously. They would have stared even more curiously if they had realized that the forlorn figure, chin in hands, hat over forehead, was the man who had been the chief figure of the morning's news.

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After a time he got up and faced the issue squarely. Despair with him was a thing to be measured in minutes, not in hours. A little while ago, and while his life hung on a slender thread, he had vowed to fight his way through an eternity of fire and smoke to Genevieve. Here he was—spared by something that must have been the grace of God—spared, perhaps for Genevieve—strong and free again, and despairing.



The Fire was Already Across the Entrance

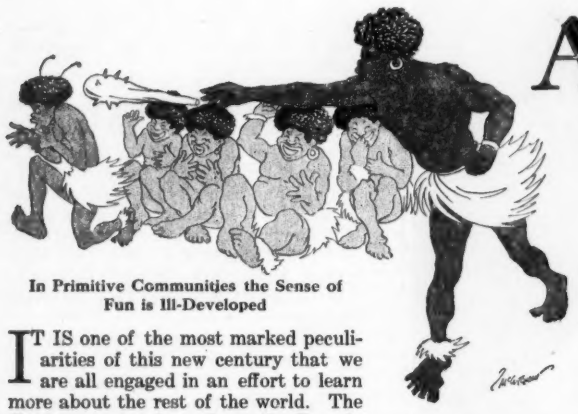
Slowly he began formulating his plans. Give up? He could not. He had wanted the girl and he would go after her if he had to go around the world to catch her. Jim Connaughton had promised to back him to the limit. But the world is a pretty big place and a great many paths lead out of Tremont. He was puzzled to discover which bore the marks of Genevieve's tiny heels.

If he could get in touch with that disagreeable butler of Genevieve's—that snip of a Harrison. But that was easier said than done. It was quite apparent that there was no one about the house, and Genevieve and her mamma had few family connections in Tremont. Yes—there was Aunt Kitty—Genevieve's Aunt Kitty. He went into a drug store and telephoned Aunt Kitty's house.

Sarah, Aunt Kitty's maid, answered the 'phone. Sarah knew Mr. Corkingham, likewise she kept her pretty ears open to family gossip, so Little Corky was at no disadvantage. Aunt Kitty had gone to New York that day, and so had Aunt Kitty's husband. Sarah knew nothing of the Cowleses and seemed astonished to know that they were not in town. Where might they have gone? Really, Sarah did not know. She thought they had relatives in Richmond, or New Orleans, or Montreal. Sarah was not much satisfaction.

Did she happen to know, then, where Harrison lived? She did not. Cook might know. Would she ask cook? So cook was summoned and expressed an opinion that Harrison lived in Livermore Street, no number proffered, although cook thought it was a small, brick house with a porch. Little Corky groaned. Livermore Street was lined with a monotony of small, brick houses with porches. Still a small clew was better than none, and he thanked the girl hastily, after she began inquiries as to his health—for they read the newspapers at each end of Aunt Kitty's house.

(Continued on Page 34)



In Primitive Communities the Sense of Fun is Ill-Developed

AMERICAN HUMOR

No National Monopoly of Jokes and Jests

By BRANDER MATTHEWS

ILLUSTRATED BY JOHN T. McCUTCHEON

IT IS one of the most marked peculiarities of this new century that we are all engaged in an effort to learn more about the rest of the world. The Germans are curious about the French, the French are trying to understand the British, and the Americans are striving to find out wherein we differ from the Europeans in general. We want to see ourselves as others see us, and to see others as they see themselves. We are spying out the secrets of the other nationalities, in the hope that we may learn more about our own essential Americanism. The enterprise is interesting, and the result cannot but be instructive if we make use of all the means of comparison which lie open to us. And in this discussion of national differences and of racial distinctions, perhaps nothing is more helpful than the consideration of national and racial types of humor.

Show me what a man laughs at and I will tell you what manner of man he is. The deepest thinker, seeking to solve this problem of national individuality, would profit by a comparison of the comic papers that flourish in the several countries. He will find himself possessed of precious information after he has set over against each other the Kladderadatsch of the Germans and the Charivari of the French, the British Punch or the London Charivari and the American Life and Puck. Perhaps this comparison of humorous weeklies is of more immediate significance even than a contrasting of the great masters of the comic, of the creator of Falstaff with the creator of Tartuffe, of the chronicler of Mr. Pickwick with the chronicler of Tom Sawyer.

But, first of all, we must make again the needful distinction between two qualities often confounded because we have no fit names to keep them apart. We must again remind ourselves that humor is one thing, and quite another that precious gift we have to call the sense of humor. Humor, itself, is positive; it is what makes us laugh. The sense of humor is negative; and by its possession we prevent others from laughing at us. The two gifts are as distinct as may be, and they are not often to be found in the same man. More than one positive humorist who has moved the world to inextinguishable mirth has not had the negative ability which would restrain him from making himself ridiculous. In other words, the professed humorist is sometimes so lacking in the sense of humor that he takes himself too seriously, as Dickens did when he aired in public his private quarrel with the mother of his children. Probably there are few situations more annoying and more humiliating than that in which a man finds himself when he discovers that he who has made his fellows laugh again and again has, at last, given them cause to laugh at him, rather than with him.

The invaluable sense of humor is an individual possession; it is in no ways rational or racial. This negative quality can be found among the French and the Germans, as well as among the British and the Americans. But positive humor varies from one language to another. The *witz* of Berlin could be born only on the banks of the Spree, and the *esprit* of Paris flourishes best by the borders of the Seine. The "wheeze" of the London music-hall may fall flat in New York, just as the rapid-fire patter of the American variety-show may evoke only a blank stare in England. After all, the jest's prosperity lies in the ear of him that hears it. There is no profit in making a joke that is not taken; and no international clearing-house has yet been established for exchanging the merry jests of the several peoples. Often a quip which passed current in the land of its birth is nailed to the counter as spurious when it ventures to cross the sea.

As George Eliot suggested, "a difference of taste in jests is a great strain on the affections"; and it may yet happen that a nation will see a cause of war in the refusal of some other nation to accept its merry jests at their face value. The English insist that it needs a surgical operation to get a joke into the head of a Scotchman; but the Scotchman, who happens to have the sense of humor, can retort that the knife is needed only for an English joke, and that the Scotch have a pawky wit of their own. So we Americans sometimes complain that the British are slow on the trigger in their apprehension of humor; but it is only our American humor that the British are sluggish in appreciating, not their own—and also, not the bolder and deeper humor which has universal currency, because it does not bear the mint mark of any one people.

In every country where the inhabitants have discovered the hygienic value of laughter, most of the merry jests which amuse them are local and temporary; and only a few are universal and durable in their appeal to the risibilities of mankind. What seems to us funny here to-day will, quite possibly, not seem funny to us here to-morrow, and it may not seem funny, even now, to anybody else anywhere else. Americans are as prone to this ephemeral and evanescent joking as any other people; and we have no right to expect any other people to be amused by that which amuses us. We ought to reserve our displeasure until we find the stranger unmoved to mirth by those finer specimens of our humor which transcend the accidents of American life and attain to the universality of abiding human nature. For example, we are fully justified in pitying any individual or any people that fails to see the fun in the early pages of Tom Sawyer recording how that type of the eternal boy let the contract for whitewashing his aunt's fence. But, perhaps, we have no right, really, to look down on those who do not laugh at the Jumping Frog, since that masterpiece of narrative is more emphatically American in its method, in the imperturbable gravity with which an impossible happening is set forth.

Many of the best jokes made by Americans might have been made by foreigners—that is to say, they are not essentially American; they have little or no flavor of the soil. They are specimens of humor by an American and

not specimens of American humor. When Colonel Higginson declared that Henry James was not a true cosmopolitan, "because a true cosmopolitan is at home even in his own country," the witty remark has a point and a polish which may be described as French in its felicity, and which recalls to memory Voltaire's assertion that the English hanged an admiral, now and then, merely "to encourage the others." When Mr. Choate described woman as "an afterthought and a side issue," he was uttering a witticism that might be attributed to any of the British wits, to Douglas Jerrold or to Sydney Smith. There was even a French dexterity in his answer to an important question — that, if he could not be himself he would "like to be Mrs. Choate's second husband." Indeed, it was, perhaps, this Gallic subtlety which was disconcerting to the casual Englishman who happened to hear the smart saying, and who promptly asked: "Ah—but who was Mrs. Choate's second husband?" And this recalls the comment of another Englishman on another witticism made by an American, although not characteristically American. The British stranger had quoted to him the clever remark that "the true purpose of the Waldorf-Astoria was to supply exclusiveness to the masses." He listened solemnly; he pondered gravely; and then a smile irradiated his ruddy face: "I see—'exclusiveness to them asses!' — good, very good indeed!" Playing with words without regard to the ideas underlying them still seems to be inexhaustibly pleasing to our British cousins.

The Gallic Wit of Aldrich

ONE of the wittiest of Americans was the late Thomas Bailey Aldrich, whose talk was continually lightened by flashes of fun. Yet many of his best things were lacking in any essential Americanism. When Matthew Arnold made his first visit to America, Aldrich invited the best talkers in Boston to dine with him, and put Doctor Holmes on the right of his distinguished guest. The genial autocrat began dilating whimsically upon the possibility of meeting unexpected people. "What would you do," he asked at large, "if you were to meet a cannibal on Beacon Street?" and Aldrich promptly responded: "I think I should stop to pick an acquaintance." This was a merry jest that might have been made by a clever Briton, by Sheridan or by W. S. Gilbert. Again, when we were once chatting about a certain London man of letters, who has read voluminously, putting abundant information into his many books and yet not growing in wisdom himself, Aldrich summed up the case by saying, "He is like a gaspipe, no richer for all the illumination it has conveyed." This might have been said by a Frenchman, by Voltaire or Beaumarchais. Now and again Aldrich's clever things had a suggestion of his native land in their unabashed exaggeration. He was going to see Lawrence Barrett, and as he approached the theatre he saw a festoon of arc lights suspended over the entrance, and his quick comment was: "I see Barrett has hung up his footlights to dry!" When the tax assessors raised the valuation of a country house he once had on the New England coast, where only a thin carpet of soil covered the rocks, Aldrich declared that if his tax was not reduced he would "roll up the place and carry it away!"

Lowell appreciated this imaginative enlargement of the mere fact, and he liked to think that it was not uncommon in New England. He once quoted the remark of a Yankee rustic that a certain negro was so black "that charcoal made a chalk-mark on him." In his own writing Lowell often exemplified this same magnifying power of overstatement for humorous effect, as when he declared that Carlyle was "forever calling down fire from Heaven when he couldn't lay his hand on the match-box." When Mark Twain was staying at the Bear-and-Fox Inn, the rooms of which were divided off only by walls of burlap, he complained that the partitions were so thin that he could "hear the young lady in the next room change her mind."

The late William R. Travers once took the only vacant place in a Fifth Avenue omnibus, letting his son sit on his knee; and when a pretty girl got in and had to stand, he said: "J-Jack, g-g-get up and let that young lady have your s-s-seat." When the late Leonard Jerome was once walking down Fifth Avenue, just in from the country, he was accosted by a bunco-steerer, who greeted him as "Mr. Brown, of Schenectady?" Jerome waved the man aside, saying: "You fool, don't you see I'm working this side of the street myself?"

An imaginative exaggeration, a trick of magniloquent overstatement, is distinctly characteristic of American humor; and yet we can find the same inflated distortion of the fact in not a few foreigners. The Travers joke might have been made by Charles Lamb, for example, whose humor is often very American in its savor, and who described himself "a matter-of-lie man." And when we remember that Lamb also had an impediment in his speech, we almost wonder how it was that the Englishman did not anticipate the American's retort when a friend met him, after his removal to New York, and told him that he stuttered more than he had done in Baltimore—"New York is a b-b-bigger place." The remark of Mark Twain about the young lady changing her mind is similar in its essential quality to a quip of Richard Brinsley Sheridan's. At a country house he had unwillingly agreed to take an elderly lady for a walk, and he was delighted when a sudden shower prevented their going out. After the rain ceased the lady caught him sneaking out of the front door. "It has cleared up, Mr. Sheridan," she said. "Y-yes," he responded, "it has cleared up enough for one but not enough for two."

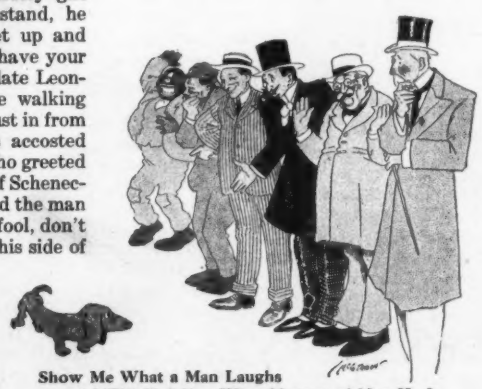
Sheridan was an Irishman, and this ingenious excuse, for all its American flavor, may be a specimen of Hibernian readiness. Perhaps this might even be taken as evidence in behalf of Mr. Taft's suggestion that the humor of the American race owes much to the plentiful infusion of the Irish in our population. The suggestion is interesting, and it may be valid; but it overlooks the fact that Celtic fun is rooted in melancholy and flowers out of sadness, whereas the American is more lighthearted and carefree. We are optimistic almost to the verge of fatalism, whereas the Irish have ever a tear near the smile. Thackeray pointed out that the rollicking and boisterous tales of Lever and of Lover are fundamentally sorrowful, even if they are superficially laughter provoking. This is not true of American humorous narratives, which may be grim enough at times, but which are only infrequently melancholy. There is no underlying sadness in the robust fun



"J-Jack, G-g-get Up and Let That Young Lady Have Your S-s-seat"

of the earlier Southern comic story-tellers, in Judge Longstreet's Georgia Scenes, for example, although there may be not a little of the crude violence and hard coldness of Smollett. There is scant melancholy in John Phoenix and in Artemus Ward, in Petroleum V. Nasby or in Orpheus C. Kerr, in Frank R. Stockton or in Joel Chandler Harris. As for Josh Billings, he is, primarily, a wit rather than a humorist, a maker of maxims, a follower of LaRochefoucauld rather than of Rabelais, as the London Spectator showed when it translated some of his aphorisms out of his misfit orthography: "It is easy to be a fool; many a man is a fool and doesn't know it."

It is true, of course, that there was a strain of sadness in Lincoln, one of the foremost of American humorists and one of the most typical. And Mark Twain's fun is sustained by the deep seriousness of a strong nature, wherein pathos and humor are intertwined. His tale of the Blue Jay, for example, has a pathetic aspect, if we care so to consider it; and there is manly emotion, firmly controlled, in many a chapter of Huckleberry Finn and Pudd'nhead Wilson. But, after all, pathos is not melancholy; and Mark Twain has less of the sadness of Lincoln than he has of the unshakable common-sense of Franklin. In the beginning, the author of the Innocents Abroad was a follower of John Phoenix; and the account of his ascent of Vesuvius is quite in the manner of the more elementary makers of comic copy for the newspapers. Only after he had captured the ear of the public by this easy funmaking was it that he found himself, and that his genius ripened until he outgrew absolutely the journalistic



Show Me What a Man Laughs at and I Will Tell You What Manner of Man He Is



It is Only Our American Humor That the British are Sluggish in Appreciating, Not Their Own

laughmakers with whom he was classed at first, and until he revealed, at last, the richness of his gift, which now gives him his assured position in the greater group headed by Cervantes and by Molière.

Mark Twain's humor is characteristically American, in that it is founded on good humor. It represents a more advanced stage of civilization even than that of Cervantes, who callously involves his noble hero in unshrinking practical jokes, which seem to us now quite unworthy of him. In primitive communities the sense of fun is ill-developed and it is aroused most easily by physical misadventure. To the savage the simplest retort is the swift hurtling of the stone axe. If that reaches its aim, it accomplishes its purpose more satisfactorily than the keenest epigram. Even now the uncivilized among us who laugh over the alleged comic supplements of the Sunday papers take delight in the misfortunes of hapless caricatures of our common humanity. In these figures of fun there is really little American humor, but only the unhesitating brutality of an earlier stage of human progress. These contorted parodies of mankind have no right to exist in the era of the telephone and the electric light and the aeroplane; they are survivals from the stone age, when our remote ancestors had not yet forgotten the tricks inherited from progenitors accustomed to hang by their prehensile tails from the boughs of the forest primeval.

The Grim Humor of Hay and Field

AMERICAN humor, the humor that is truly typical of the American race, is not cold-hearted, even though it can be grim on occasion. Grim it certainly is, now and again; grim, in spite of its geniality. Consider, for example, John Hay's Mystery of Gilgal:

They carved in a way that all admired,
Till Blood drawed iron at last, and fired.
It took Seth Bludso 'twixt the eyes,
Which caused him great surprise.

They piled the stiffs outside the door;
They made, I reckon, a cord or more.
Girls went that winter, as a rule,
Alone to spellin'-school.

Grimness there is again in Eugene Field's Little Peach:

Under the turf where the daisies grew
They planted John and his sister Sue,
And their little souls to the angels flew—
Boo hoo!

What of that peach of the emerald hue,
Warmed by the sun and wet by the dew?
Ah, well, its mission on earth is through.
Adieu!

But the grimness of American humor is only occasional, and its geniality is almost always more evident. Indeed, geniality and imaginative exaggeration may be taken as the chief of its essential qualities. The latter characteristic can be found in Benjamin Franklin almost as freely as it is discoverable in Mark Twain. There is the same playful irony that we note in the Stolen White Elephant to be seen a century earlier in the letter which Franklin wrote to a London newspaper in 1765, gravely declaring that "the very tails of the American sheep are so laden with wool that each has a little car or wagon to support and keep it from trailing on the ground." It is in this same letter that Franklin quotes an assertion which had appeared in the British newspapers to the effect that the Canadians were making preparations for the cod and whale fishery in the Upper Lakes. "Ignorant people may object that the Upper Lakes are fresh, and that cod and whales are salt-water fish, but let them know, sir, that cod, like other fish, when attacked by their enemies, fly into any water where they can be safest; that whales, when they have a mind to eat cod, pursue them wherever they fly; and that the grand leap of the whale in the chase up the Falls of

(Concluded on Page 33)

THE MARAUDER

By George Pattullo
ILLUSTRATED BY CHARLES LIVINGSTON BULL

Scartoe, the Scourge of the Cattle Range



It was Scartoe Who Devised the Plan That the Three Should Run Him by a Bush, Behind Which He Crouched

SIX frowsy buzzards sat on a tree and made mock of his hunger. With his long, bushy tail drooping dismally between his legs, he zigzagged his way up the wide, dry, broken bed of Red River, flitting from cover to cover like an uneasy ghost. Up one steep bank he sidled, to squat on his haunches, whence he surveyed the camp hungrily.

"There's a big ol' kiyote," said the hoodlum wagon-driver. "Git your gun, B."

The cook abandoned the washpan with alacrity, and ransacked the chuck-wagon for his weapon. When he rejoined Mac the coyote was still in view, but he seemed farther away.

"He's done moved. I cain't hit him from here," said the cook.

"I been watchin' an' he ain't budged. Yes, he has, too. I'll swan, I never seen him do it."

The prairie wolf now sat a good four hundred yards away, his back to the camp, as though indifferent and contemptuous of it. B knelt on one heel, took slow, careful aim, and fired. A spurt of sand five yards short of the coyote was the result. The animal half turned his head, the sensitive upper lip quivered and curled over the wicked white teeth, for all the world like a sneer, and then he resumed his placid scrutiny of nothing. Mac forcibly removed the rifle from B's grasp, deaf to his picturesque explanation of the miss, adjusted the sight and lay down.

"You had it sighted for a hundred yards," he rebuked. "I put her up a few notches."

"Zing!" sang a snub-nosed, leaden pellet. A spurt of sand five yards beyond the coyote was the result. It aroused the animal to instant activity. If he was not beyond range, then the wagon had a better gun than he had ever met with, so he glided away like a shadow.

"There goes two dollars bounty," sighed the cook regretfully. "That's just what I done lost to Jack, shootin' craps last night."

"Where's that 'nester's' ol' dog that was smellin' round th' pots this mornin'?" demanded Mac. "There he goes now. Hi-yi, ol' feller! Go git him, boy! Go to him!"

A yellow mongrel, half shepherd and a mixture of other breeds, left his slinking perambulation of the camp, and became at once a respectable, alert dog, with a job. He sighted the fleeing coyote, and, giving tongue, followed after.

"He won't never catch him. Those lil' ol' ki-yotes kin outrun a streak of lightnin', an' stop to sleep a-doin' of it," said Mac.

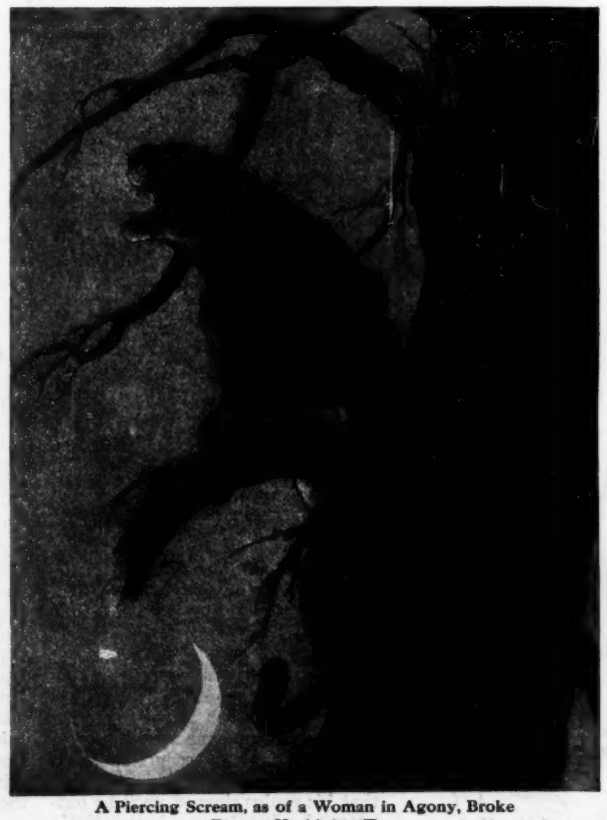
It was evident that the pursuit did not worry the fugitive greatly. He loped along easily, with the dog gaining at every frantic leap until a scant yard separated them, when, still maintaining his careless gait, the coyote veered to the south; and yet the distance between them did not diminish. The dog was blowing and puffing out throaty threats, while the wolf watched him out of the corner of one eye. With a mad burst of speed the cur gained an inch, whereupon something happened. Without appearing to strain himself at all, the coyote simply disappeared from view over the next rise. The dog had seen a pepper-and-salt, gray streak flash over the crest, but that was all, and he stopped in a dazed sort of way to figure the thing out.

While he was figuring, a foxlike head with sharp, pointed ears poked itself over a clump of bear-grass, and the coyote yawned in his face. Once more the chase was on, with redoubled fury.

This was an old game to Scartoe. He had raced all sorts of dogs, from collie to fox terrier, and only once, when a greyhound ran him, had he stood in danger. Greatly to his chagrin and alarm on that occasion, he had been forced to switch the lithe pursuer unexpectedly into a barb-wire division-fence, to save his hide. As he ran he was studying this loud-voiced antagonist of the yellow hair. Whatever he saw, the result was wholly surprising. He increased his lead by ten yards, then whirled about, like a snake at bay, and sat down, at which the dog plowed up the ground for five feet, in a panic-stricken effort to put on the brakes, and promptly changed his course. Still growling, he trotted away toward a cactus tree far to the left, as though suddenly made aware of something extremely interesting to be found there.

The coyote's lip flickered, and he walked to the sandy sides of a ravine. With a final look back from its top, he descended leisurely; then, once in the creek bed, glided at top speed in an opposite direction. He was bound homeward.

All of which goes to show the delicacy of coyote judgment, and the depths of his knowledge of human and canine nature. For there are dogs which will close in on a coyote and kill him at the first opportunity and with no hesitation. Pluck does not run exclusively in breeds, and individual dogs of all kinds and mixtures have been known to go for the prairie thief at sight, and even for the redoubtable loafer wolf. But others there are which will shirk a tussle with this scorned of the wolf tribe, this scavenger and outcast of the wild. And a coyote, being lowest in the ranks of those obsessed of fear, is the readiest to detect cowardice in others, and he has the cunning to profit by it.



A Piercing Scream, as of a Woman in Agony, Broke From a Hackberry Tree

Enjoyable as this little breather had been, it had not provided the meal for which he was searching. Rather it had whetted the gnawing demand for it and the prospect of obtaining anything seemed more remote than ever, because he had builded some hopes on scraps from the camp. Scartoe eased to a walk, not the brisk, firm patter of the dog, but a sneaking, apologetic, tortuous gait, that was yet swift and wonderfully silent.

Prairie dogs there were none, though he scour the length and breadth of six hundred square miles. Poison had done its work thoroughly and only the empty holes remained, half grown over with grass and weeds, a constant menace to horsemen. Of ground squirrel there were a few, and at certain seasons the sage grouse furnished him succulent meals; but these were trifles, after all, and it took infinite patience and stealth to secure them.

Scartoe crept slantwise up a ridge and took a look around. The sun beat down on a land it had desolated. Raging torrents had dwindled to sluggish ribbons of reddish, muddy water; where creeks had been were now gorges of baked clay; the long stretch of sage-grass was whitish with dust and crackling with the heat; in spots, large fissures dumbly voiced the parched ground's protests; the bear-grass and cactus showed scrawny and dried; and above this scorched plain rose a canopy of blue and white clouds, magnificent, matchless. A score or two of lean cattle were browsing on the slopes, nibbling the long, yellow bean pods from the mesquite trees, but of other signs of life there were none, save the scurrying green and blue and golden-brown lizards, which darted from stone to stone at amazing speed.

And this had been the style of his hunting for weeks, so that he was gaunt and desperate. Nothing in all the world in the shape of meat, except creatures so large and strong he dare not attack. Nothing—his restless eyes became riveted on a bush not fifty yards to his right. Surely something had stirred there. His nose was thrust forward to give his extraordinarily keen sense of smell a chance, and it told him what his eyes were unable wholly to define. There was a calf behind that bush.

His famished stomach drove him forward, while his natural cowardice whispered caution. It was plain to him that the calf was very young. Otherwise he would have wanted the assistance of a brother marauder. Even now, however, those cattle grazing on the slopes haunted him. But a fleeting glance over the immediate vicinity assured him the prey was unguarded. So he stole forward. His advance was a miracle of noiseless effort, and such was the beast's inherited cunning that, quite unconsciously, he took advantage of spots where his color blended so harmoniously with the rough ground that wolf and rock and shrub were indistinguishable.

The gods of little calves must have been wide-awake that day; else what could have prompted the youngster to stir and lift his head? He had heard no sound; no scent had reached his nostrils. The coyote was too old a hand at stalking for that. A pair of round, fear-distended eyes were turned toward the terrible thing which shot through space straight for his nose, and a plaintive bawl was cut short in the middle. That was because the calf got into action, action quicker than any in his life of three weeks. He lurched upward and departed, minus the left ear. The beast snarled and gathered himself again for the leap, but it was never taken. Like a man waking from a dream,

the coyote caught, too late, the rush of hoofs. He shrank aside, but not far enough. The mother's horn caught him above the shoulder and ripped him to the flank, tossing him ten feet into the air. When he came down he tarried not, but, bloody, torn and mad with fear, sought the safety of his cañon retreat.

His wife and five babies were awaiting him. He had been out all night on his prowl for food, and it was now three hours after sunup, the hour when, ordinarily, he would be stretched out on a sunny knoll and, in the content of a full stomach, taking a nap. A score of yards from the den his nose told him that the family had fed, so he came trotting down the rocky creek-bed stiffly expectant, growling low. The tiny, furry, broad-headed pups were snarling and tugging at the remnants of a meal and, hungry though he was, he paused to watch them with a certain fatherly pride. Then, at a word from his mate, he slunk forth again on his quest. His wound smarted, but did not cripple him, and hunger was a spur.



The Wolf Drove Away a Couple of Buzzards and Fell Upon This Savagely

He found what his wife had said he would find, the remains of the offal of a heifer which the outfit had killed the previous day for food. Luckier in her search, the mother coyote had come upon the abandoned camp late the previous night, though it was ten miles from home and she disliked such distant hunting; and, having fed, she had carried a huge strip of the entrails to her babies. The wolf drove away a couple of buzzards and fell upon this savagely; and, having gorged, sat down to lick his cut. In a few minutes he moved painfully on the back trail, for his hurts were stiffening.

The family home was a simple affair, such as the original first families of humankind might have begun life with. Anything possessing an olfactor could ascertain its propinquity at a distance of forty yards, for it gave off the penetrating, stinging, musty odor of the wolf tribe. There were also numerous faint trails leading to it, some of them blind trails, contrived cunningly to draw the stupid hunter astray. The genuine paths led into a broader, clearly-defined one which ended in a hole about two feet square in the wall of an *arroyo*, and this entrance was concealed from the casual observer by a scrub cedar, which clung to a precarious foothold and subsisted on nothing. No water had come down this channel in generations, and they felt safe on that score.

The hallway of the home was little more than three feet long. It led into a den whereto no light penetrated, a hollowed space perhaps two and a half feet high, and large enough for the head of the house to turn around in. There were also some ramifications to it, four smaller cells dug out in the same fashion, and out of one of these another passage led upward. It came out on top of the embankment, twenty feet away; for Scartoe was a cautious rascal and had no intention of letting his domicile become a trap. He desired it to be a haven and, therefore, he provided this exit, though most of his tribe contented themselves with an entrance.

This caution was habitual with him, and was the child of experience. Experience had taught him some bitter lessons and had given him his name. For, in the spring of the year when he reached his full height and was filled with conceit of his strength, a famine threatened his race. The wolf ranged far and got nothing. Hitherto suspicious of the haunts of men, he overcame his fears at last, and raided the ranch headquarters and came away with a lusty young rooster. Next night he attempted to repeat this feat, and while nosing around the skeleton of a cow lying close to the home pasture fence, something snapped over his foot. A numbing pain shot through him, and, when he bounded high and backward to clear, he was jerked to the ground.

Clasped like a vise about his toes was a steel trap, a mercilessly powerful contrivance of chains, weighted with two hundred pounds. It had him, but fortunately his leg was not caught. In his frenzy of terror, freedom was worth any sacrifice or pain. He sank his teeth into his own flesh and gnawed his toes off, and holding the bleeding stump up in front of him, fled on three legs. Not a sound did he make during his agony. It was not pluck, but a stoicism prompted by fear. Had he whined, a charge of buckshot would have ended his days; for the cook dozed fitfully, fifty yards away, behind a woodpile.

When the foot grew well, he was a trifle short in the left foreleg; but it made scarcely any noticeable difference in his gait. The only difference was in the trail he made, and from that he was known as Scartoe.

The hurt the cow gave him healed with astonishing rapidity; for sunlight and dry air are Nature's magicians. While taking a siesta in front of his den next afternoon, and tenderly licking the ragged wound, he was witness of a strange encounter. His pups were frisking about, tumbling and growling and snapping in sheer enjoyment of life, while the mother lay beside him, encouraging these evidences of prospective adult ferocity.

At the foot of the knoll whereon they reposed, something rose, wavering, with a fear-thrilling rattle, and the pups scattered. At the same moment a sharp hiss answered the big snake's challenge. With eyes glowing and ears cocked, husband and wife waited for the battle with this enemy.

A sandy-yellow, spot-flecked reptile, about thirty inches in length, was circling about a rattler. The great snake lay coiled, ready to strike, his scaly folds curling and uncurling in long ripples, as his head turned to follow the movements of his enemy. Fully five feet in length he was, and of a prodigious thickness, but fear had already entered the heart of him. The king-snake sped around him with the speed of light, ever narrowing the circle. Once, twice, thrice, the rattler prepared to launch a blow; but there was no foe there. He was becoming confused, and the swift turnings of the head were cramping his folds. It was only a question of time until he would be twisted into such a coil that to strike would be impossible.

Faster and faster the king-snake swept, nearer and nearer he came. The rattler was growing tired, and his head jerked uncertainly. For the fraction of a second his knotted coils refused to respond with sufficient nicety. In that instant the malignant little killer was on him; his jaws shut tight just below the head; his body twisted like steel wire about his enemy's.

It was all over in a few minutes. There was some desperate flaying of the ground as the combatants struggled; for the foe of all brute creation was fighting for his life. When he lay dead, writhing still, the king-snake let go and went on about his business.

Scartoe had quivered with joy as the fight gained in intensity of action, but he had a canny regard for his own hide, and took care to select an observation point not quite so contiguous. Now he gingerly approached the loser, to see whether it was playing "'possum." Satisfied that it was not, he waited a reasonable time, then decapitated the reptile with circumspection, and gave over its carcass to the little ones.

"Ki-yi, yeow-eow-eow-eow-eow!"

Scartoe stood on a butte, with his nose pointing to the moon, his tail between his legs, and weirdly gave vent to his feelings in song. It began with two short barks and trailed into a succession of piercing, reverberating yelps, that melted into one another and rolled and echoed, as by the ventriloquist's art, until the night grew hideous with the clamor. One would have sworn that a hundred coyotes held the hill, and were indulging in some funereal close harmony.

This was his evensong. It came welling from his throat in a flood, in spite of him, and the coyote could no more control the impulse, the inheritance of ages, than a man can suppress the hiccoughs. His stomach would retch and his neck muscles would work in the throes of it until the song was released. Once again, in the course of twenty-four hours, did the impulse seize him. Just before the sun crept above the edge of the plains his nose would be tilted toward the dark vault of heaven.

"Ki-yi, yeow-eow-eow-eow-eow!"

He desisted at last and, considerably uplifted, departed on his hunt for food. A score of his fellows he met in his prowling, some hunting in bands of three and four; but Scartoe was a family man and a lone marauder, and would have none of them. In the million acres composing the ranch were fully four hundred of his brethren. This in spite of a once vigorous warfare, in which poison and trap and gun and dog had been the weapons. In the last three years the campaign against the coyotes had waned, though each head would bring the taker two dollars at the county-seat, and another two at headquarters.

It is not to be wondered at that the thieves became arrogant, confident and boastful. They reveled in their depredations, and pitted their keen wits against man's intelligence with increasing boldness. What if twenty thousand of their brethren had been killed in the previous twelvemonth, in the national forest preserves alone? Many times twenty thousand survived in the cattle country. And official estimate gives it that each coyote does damage to stock to the amount of one hundred dollars annually. Scartoe must have passed, on the silent trails in his night hunt, the destroyers of ten thousand dollars' worth of stock in a year.

Once he paused, in a patch of broomweed, to send his doleful cry to the stars. It came from his throat like water from a too-full bottle. He gave tongue no more that night. From the mouth of the cañon, far to his right, sounded a deep-chested, long-drawn howl, plaintive, threatening. It had a suggestion of another world in it, a world of evil, restless spirits. Hardly had it ceased than a piercing scream, as of a woman in agony, broke from a hackberry tree within a hundred yards of where Scartoe crouched. Truly the lords of the wilds were abroad to-night. But it was not the panther's scream which drove Scartoe from the trail. What he was giving right-of-way to was the lobo.

Scartoe drew off a short distance and sank humbly to earth as the loafer wolf came running out of the shadows,



Something Snapped Over His Foot

following a trail. He was a huge fellow, almost red along the back, gray as to his underbody; and he loped purposefully, bent on slaughter. The coyote sank lower and groveled. In imagination he was fawning upon this mighty creature, which inspired him with dread and respect; for, though of the same race, they were far apart as the poles. He knew the magnificent courage of the loafer and, when the King hunted, to him belonged the trail.

He watched him go by, and once more wended his devious way over the prairie. A nice little scheme had hatched in his brain as he lay there, born of a long-time feud. Forty turkeys, eighty chickens and nineteen cocks were now to his credit; to the credit of the ranch-house cook stood the toes of his left foreleg. One turkey-gobbler remained, that he knew with accuracy, and Scartoe ruminated pleasurably thereon.

Had he been a human being, he would have laughed as he slid under the outer barb-wire fence at headquarters. Ten paces away he had scented the handiwork of man. Aye, sprinkle and smooth the sand and dirt as he might, set bait and lay trap ever so cunningly, the cook could not foil that marvelous instinct. There were but two paths by which he could enter the pen. Before he started he was well aware that a trap lay in each. Skirting one, three feet from it, he scratched loose stones and earth behind him in a shower, on a spot which looked too smooth and inviting to his eye, and where his nose told him a man had stepped and fussed with his hands.

At last he was rewarded. A stick he rolled over touched the spring, and the steel jaws leaped together with a clash. He proceeded to dig all around the trap until it was wholly exposed, after which he gave a disdainful sniff and jumped over it. Thirty seconds later he emerged from the pen bearing a fine, fat gobbler, and away he went, careless of the trail of feathers the dragging carcass made.

"You-all kin see for yourself what he done," cried the cook, gloriously profane, next morning. "He knowed that was thar all the time an' simply sprung it. Got that lil' ol' gobbler, too; last one I had."

"Ki-yotes is shore smart," agreed the straw boss. "Smart as humans, I reckon."

"Smart as humans?" retorted the cook contemptuously. "Why, ol' Dick is a human."

"That's so," said the straw boss thoughtfully. "Well, they's smarter, then; smart as a good hoss."

"That ol' ki-yote an' me's been fightin' for three year. I nearly had him once; but he chawed his foot off—they's that treacherous. Only last week I set a rooster in that mesquite tree thar, an' put traps all round. He had to step in one to git that bird. Know what he done?"

The cook's voice rose to a howl.

"I'll eat my shirt if he didn't go off an' git a friend, who sprung a trap an' got caught. Then ol' Scartoe jumps in an' gits th' rooster."

"Ever try poison?"

"Won't touch it. He kin smell strych-nine farther'n he kin see. Ate some once an' nearly died, I reckon, for I seen th' place where he was took sick. Every trap I set, he done scratches stones or sticks on to it until he springs the thing."

The straw boss, riding to a division camp the next day, came upon Scartoe trying to imitate a rock as he slept on the brow of a hill. The rider had no gun, no six-shooter, but got down his rope and rode toward the sleeper carelessly, so as not to alarm him. The coyote let him approach within thirty yards, then awoke to yawn. But he was wrong in his estimate of the straw boss, because that worthy gentleman, hot with the memory of last night's indignity, let out a whoop, and gave chase. Before he could warm up into anything like his usual form, a rope sped through the air and encircled Scartoe's neck.

It was nothing new to him and he knew the parry. Before the noose could tighten and jerk him into eternity, Scartoe took one slashing bite at it and the rope parted, cut clean. Next moment the coyote had mingled with the scenery.

He was a serious-minded animal, yet he permitted himself some diversions. When his wife found the remains of the beef, Scartoe realized that there was a round-up in progress, which meant food in plenty, and he took to following the outfit from camp to camp, singing to them about nine o'clock every night, and again before the dawn. They showed their appreciation by taking pot shots at him with a .30-30; but he bore a charmed life. He managed to pick up much good meat by this association, too, as the outfit killed a heifer every other day, and left enough to feed half a dozen coyotes. Sometimes he had to scare away foolish cows or steers, which, attracted by the smell of blood, would be holding moaning wakes over the hide; and always he had to be on the watch for the buzzards, or they would forestall him.

Lightly footing it about camp one night, he startled a work-horse, himself a night prowler, bent on stealing buns from the chuck-wagon which he helped to haul during the day. A coyote would never attack a horse alone, placing too much value on his life; but this beast was a young, inexperienced creature and did not know that. With a snort of dismay, he whirled about and dashed away. Pleased with himself, Scartoe gave chase in pure sport, precisely as a playful dog would have done. Twice around the camp they ran, then through it, stampeding twenty-eight staked horses, and smashing the guy-ropes of the fly, which fell on the cook, who never claimed to be a Christian, and had no fears of an after-life. Had there been a night-herd, Scartoe would have scored the greatest of his triumphs.

(Continued on Page 52)

THE BUYING END

THE SMALL MERCHANT

By JAMES H. COLLINS

DECORATION BY J. J. GOULD

FIVE years ago a young man, trained in a country general store, took hold of a tiny bookshop in a city of several hundred thousand people. Indeed, it was hardly a bookshop, but rather a circulating library operating in a hole-in-the-wall, scarcely known in its own neighborhood, much less to the book trade.

To-day that shop is a retail bookstore that dominates the business in its city, and has a reputation among publishers, jobbers and book-salesmen all over the country. The young man has built it up from nothing, partly through management and salesmanship, partly through audacity, but chiefly through the ways in which he has bought stock.

Retail bookselling is assumed to be one of the decayed trades. Go ask the scholarly bookseller of the old school whether his son is to continue the business, and the reply is, probably, "Not if he can get a job running a trolley car!" The budding poet finds a publisher who brings out his first slim volume of sonnets. Critics review it widely. But few copies are sold. The poet blames the publisher, the publisher blames the decayed retail book trade, the retail bookseller blames the department store, which sells popular novels at ninety-eight cents and lets serious works go hang. Conditions grow worse—apparently.

As a matter of fact, though, they were just as bad when this young man took hold of the little circulating library and moved it into a larger store down street where it could be seen and have room to grow.

The retail bookseller of the old school was usually a well-read man, with bookish tastes. This young man was handicapped by poor sight, which prevented his reading very much. Instead of studying what was inside books, therefore, he studied the people who bought books, and likewise the people who sold them.

Down in the country general store he had learned that the chief handicap a small merchant in any line works under is that of being out of touch with the great merchandise centres—New York, Chicago, Philadelphia, St. Louis—where commodities are not only made and assembled wholesale, but may also be seen in the large stores, together with the best retail practice. Having now come up to an important, second-rate city he was in position to benefit by this close contact. To be sure, it was not a publishing centre. But publishers' salesmen stopped there to display samples at the hotels.

As a rule, his competitors waited for salesmen to come and drag them down to the sample-room, or waited for them to bring a few samples around to their stores.

"Here's a novel by a new author that we think will rank among the best sellers this winter," said the salesman.

"Never heard of it before," grunted the competitor.

"Why, of course you haven't—it's a new book, and won't be published till next month."

"Well, when our customers ask for it we'll order a few copies," said the competitor, and so bought his stock chiefly by mail, with delays, following on after demand as an accessory after the fact.

But this young man made a point of getting down to see a salesman before the latter's trunks were up from the depot. He wanted to know the salesmen and wanted them to know him and be interested in him and his business. Coming from the country not so very long ago, part of this was just healthy, human curiosity about men who represented the thundering big houses down East. But there was a more practical motive—the better they knew him the better his credit. And there was still another motive, after that, even more practical.

As for customers, he watched them closely, served them, talked with them, gauged their tastes, and as nearly as possible, without running it into a wooden system, divided them into broad groups. There was the girl group that liked "Elsie stories," for example. There was a business group that wanted technical books. There was one group of women who read to be entertained, and another that belonged to women's clubs. These groups corresponded somewhat to the various chowder clubs and lodges in a politician's district; and just as a politician makes nominations with a view to getting out all the Hebrew or Irish vote, so this bookseller bought stock.

The Handicap of Technical Knowledge

THE curse of the retail book business is said to be multiplicity of titles. The dealer who doesn't buy in a way that centres his stock on about one-fiftieth the different books publishers want to sell him would soon be swamped in dead stock. This season a dozen leading publishers bring out a hundred books on new subjects by unknown authors. One in the hundred makes a tremendous success. Next season every publisher has imitations of that best seller. If the bookdealer buys wrong he may miss the success and stock up with the imitations. Or the imitations may eat up his profits on the success, and much of his other business besides.

In buying, this young man used all his knowledge of his customers, and all the information he could gather from salesmen, to determine what was going to be most successful the coming season, not over the country as a whole, but right there in his own shop. A new Nature-book was shown him one season, for example—the very first of that long list of Nature-books written to send people back to farm and suburban life. It looked good. A large proportion of his customers bought outdoor books, and the city's suburbs were being rapidly developed. So he centred on that work to the exclusion of many others of which he might have sold a half-dozen. He bought two hundred and fifty copies. Frequently the dealer who can sell that many copies will order them a dozen at a time, stringing his purchases over a whole winter. Not this young man. He bought two hundred and fifty in one order. Thus he got enough goods to make an impressive display. He also got something else as a result of his endeavors to interest salesmen in himself and show them that it was a marked advantage to have a new book brought out on such a scale, in a shop like his.

"See here, Watson," said he to the publisher's representative, "I'm putting a good deal of money and confidence behind this book, because I know my trade wants it. But you've got to do something for me. How much are your people willing to spend for special newspaper advertising of this book right in my town?"

The salesman didn't know—that lay with the house.

"Well, get your house on the wire and find out."

The upshot was a tidy little newspaper campaign in local papers the week the book was published. It cleared out his stock, and by the time competitors woke up and ordered a dozen copies he was selling another two hundred and fifty.

Practically all his buying was done on this plan. With new books he pushed a few titles. With "list" books that people buy year after year, such as dictionaries and cookbooks, he centred stock in departments. One of the most profitable of these was devoted to Bibles and prayer-books, for he made that department a real fixture in the business instead of an annex, kept full stocks, and stimulated it with timely devotional books. During five years this merchant's judgment has been so sound that he has raised to himself, out in the stockroom, only one solitary "monument." In bookselling a "monument" is a stock of copies of some work that was much easier to buy than to sell.

One of the worst clothing buyers in the United States, it is said, is the man who selects stock for a large men's clothing store in a manufacturing city. He knows men's clothing from fleece to rag-bag. He has operated a sewing-machine himself, been a "sweater" and also "sweated." His present employer took him from the cutting-bench on the assumption that his shrewd knowledge of how clothes were made would fit him to be a buyer.

One of the best clothing buyers in the country is proprietor of a competing establishment in that same town. His ideas on the technical making of goods are probably hazy. To fool him in fabrics and workmanship would be easy enough, because his whole training has been acquired in retail stores, selling clothes.

If there is one thing certain in this world it is that good merchandise of every kind has a definite fascination—a

power to arouse, on sight and touch, the desire of possession. Some commodities appeal to self—clothes, for instance. Again, the appeal is to affection for others—it isn't difficult to sell a woolly lamb to the man whose first baby now says "Goo." Commodities cover every human class, condition and interest. Well-bought merchandise is highly contagious, as any one may realize by walking through a big store.

Now, when the first clothing buyer selects stock he is absorbed in goods, linings, seams and buttonholes. He knows so much about details of workmanship, and so little about selling, that he never pictures a suit on a customer. And so the establishment he purchases for, while holding its great trade among bargain-hunters and men who buy a suit once in two or three years, is practically at a standstill in point of growth. He hasn't added a thousand dollars in new patronage.

The other buyer, on the contrary, makes purchases with nothing but this fascination of merchandise in mind. Buttonholes and seams he leaves to manufacturers, because he deals with reputable houses. Every suit he fingers is ordered or rejected on its selling qualities—as his eye takes in the whole effect of style and color he mentally sells that suit to his customers at home, or decides that it isn't his kind of stock. This clothier is building a fine trade among the discriminating people of his town, and every season his purchases are larger.

Side by side with the big department stores in our cities to-day can be found hundreds of successful retail shops devoted to restricted lines of merchandise. New York is filled with prosperous small retailers, and Chicago and Philadelphia; while in some cities, like Boston, the department stores have made slow progress. Side by side with the prosperous small stores will be found, too, many hundreds of unsuccessful ones, and proprietors of these bitterly maintain that department stores (in the country it is the mail-order house) have killed opportunity.

The retailer has one essential that no department store has thus far developed—good personal service. He serves customers himself, or works daily with his clerks. With a foundation like that it only remains for him to be a shrewd buyer, and he can hold trade, downtown or in a neighborhood, and get more.

The small merchant is not always a shrewd buyer, however. Much of his stock is carried passively. It is not so much what people want as what he thinks they ought to have. He does not strictly *sell*, but, rather, lets people come into the store and try to make purchases. When he is aggressive it will often be in wrong directions. Instead of following demand intelligently and stocking goods that people want, he buys for the most favorable prices and terms, and carries merchandise that figures out the best paper profits. This last trait is so ingrained in many small merchants that they provide a universal dumping-ground for all the old tin cans and dead cats of commerce. Again, his stock may be well selected, but pitched on a level too high or too low for his community.

The Fate of the Little Alarm Clock

A YOUNG man from Boston opened a haberdashery shop in a New England factory town. His personal tastes were those of Harvard. He bought stock according to his personal tastes. There was a limited university patronage in that town. He got it. Some of the factory operatives were dandies, and susceptible of education. He soon had these buying better clothes. But in the whole community there wasn't enough of his personal kind of trade to keep a shop alive. And so a business with excellent merchandise, such as would have been successful in a larger city, eventually went into bankruptcy.

Investigate the retailer who buys to good advantage, and he will invariably be found operating on good information. On the other hand, look into the dealer who has actually turned a comfortable profit on volume of trade during the year, only to find his profit tied up in unsalable stock. This merchant has neither had his cake nor eaten it. He is probably buying according to his personal opinions.

Perhaps he noticed that there was a little inquiry for dollar alarm clocks. The most reliable clock in the market costs seventy-five cents wholesale—best quality, and made by a famous house that stands behind it with a guarantee. Along comes a cheap jobber's salesman, however, and shows a clock costing only fifty cents wholesale. One means a profit of thirty-three per cent., the other a hundred. Believing he can sell the latter, he orders a dozen.

"If you'll take six dozen," says the salesman, "there's an extra five per cent. discount."

He takes six dozen. A large amount of capital, proportionately, is thus tied up. The clocks do not sell fast, for where he sells a dozen a month, his competitor, handling the famous dollar clock, sells a dozen a week, on quality and reputation of goods. At the rate of a dozen a month he has to wait nearly three months before he begins to make any profit at all, whereas the other merchant, ordering a dozen at a time, pockets his profit every week.

That is one way of buying according to opinion. Hundreds of thousands of dollars' worth of cheap junk is made and imported every year, for sale to merchants who adhere to this opinion—that people ought to buy whatever figures the best paper profit and brings the largest discount. A walk through any minor retail street will show this merchandise, gathering dust on shelves and in windows.

The Druggist and the Toothbrush

AGAIN, the merchant who thoroughly understands and follows the principle of moderate profit on a large turnover of salable stock will still purchase according to his opinions of his customers.

There are two drug stores a few blocks apart in a prosperous residential section of a certain city. One druggist buys stock on the assumption that his public wants only the best grades. His is an aristocratic shop. Toothbrushes with him begin at about twenty-five cents retail and run up past a dollar. The other druggist, however, isn't so sure that his neighborhood is aristocratic. He knows, too, that it isn't a tenement district. Not having very definite beliefs about his public he purchases a wider range of toothbrushes. His cheapest retails for eight cents, and the whole line runs upward at ten cents, fifteen, twenty, twenty-five, twenty-eight, thirty, thirty-five.

The first druggist buys his toothbrushes in large lots every three months, ordering so many dozen at twenty-five cents, so many at thirty-five, so many at fifty. Until his whole stock is manifestly running out of important grades he will not order again. In comes a woman who wants a thirty-five-cent brush with very soft bristles, a ventilating back and a hole in the handle to hang it up by. When the druggist goes to get it he finds that he is out of just that sort of brush.

"Here is an extra soft brush at twenty-five cents," he says.

"I want something better," replies the customer, "and besides, there isn't a hole in the handle."

"This fifty-cent brush will give you satisfaction—we sell a great many of them, and never have any complaints."

"That's more than I want to pay," is the objection.

Every day the small merchant in all lines, whether in city or country, is turning trade away by just this process, and customers go to department stores and mail-order houses, where assortments are complete.

Now, the other pharmacist in that neighborhood orders almost daily. His orders are not large. He merely keeps track of stock, keeps his assortments complete and lets the wholesale house carry stock for him—which is what wholesale houses are for.

Keeping track of stock isn't difficult, with a simple card record properly devised and set running. Yet in some lines of business a merchant religiously fills out assortments in one variety of goods and wholly neglects other lines. Years ago the manufacturers of men's collars drummed into haberdashers the necessity for complete stocks—collar trade is lost every time a clerk finds a size or style missing. The haberdashers have postal forms, and order collars daily. Yet in this trade it is nothing unusual for a merchant to keep his collar stock in excellent order and tolerate ragged assortments in shirts, underwear or hosiery.

Being Johnny-on-the-spot is about half the art of retailing.

Some years ago two young drug clerks opened a shop on very slender capital. Pick stock as shrewdly as they could, there were still a good many holes in their assortments after all their money had been spent and all their credit utilized. From the very outset they had the reputation of carrying what was asked for, or getting it immediately. During the first year, when a customer came in and asked for some article not in stock, they gave him a chair and newspaper and sat him down contentedly.

"Three minutes is all we want—have it here before the next car passes."

And they soon had it there.

Was this little, new shop near the wholesale district?

Not at all—far from the centre of town.

Where did they get the goods, then?

Why, bought them of their competitors right in that neighborhood.

Retail buying is based so solidly on accurate information both of merchandise and customers, that nowadays many progressive, small merchants in the larger cities let the department stores gather information for them.

Side Lights From Department Stores

IT MUST be remembered that the department store has few opinions about either merchandise or the public, but is a huge machine for finding out what people want, and getting it at attractive prices. The small merchant complains of department-store competition, not realizing how bitterly these big establishments compete with one another. A department buyer lays in stock to be sold next month. It can be relied upon that those goods are the pick of the world, bought for the highest degree of salability, irrespective of price, profit, discount. Even if the department store makes nothing on the goods it will have them. When the buyer has exercised his best judgment, then comes the merchandise man to compare his goods with those in other stores. Buyers in other stores are watching, too. Goods and information are the best obtainable. To arrive at this result the department store has organized buying machinery that no small merchant could adapt, even in a minor way.

But, the moment the big store puts goods on the counters, all the results of this costly machinery are laid bare to the small merchant who will take the trouble to go shopping. To-day the small merchants in large cities realize this, and it is not unusual to see them inspecting stock in the department stores. Sometimes clerks will freely give names of jobbers or manufacturers from whom goods were obtained.

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THE HONORABLE MADGE

The Girl in the Young Sage Coat, the Forced Rhubarb Dress and the Merry Widow Hat

By DOROTHEA DEAKIN

ILLUSTRATED BY FRED C. YOHN

IT'S the sort of place your Father *will* go to to play golf in, and unless you play yourself you're obliged to get into mischief in those entrancing parts of the woods and fields where trespassers will be persecuted. I hated golf, and there wasn't a tennis lawn or a decent cricket pitch for miles, for you can't play on a hill like the side of a house, and Martin was over at the links all day, and even Mildred had let herself be converted to golf on account of the doctor's being so good-looking and evidently struck. She's been very trying since she put her hair up. I'm glad I'm only twelve.



She Looked Awfully Tired

Martin isn't really keen on anything but footer and cricket, I'm thankful to say, but he'd happened to fall in love lately with a person quite impossibly connected with dressmaking, or hats, or something equally low; and Father suddenly packed us all off to the country, and said it was because it was *my* holidays, if you please, and I wanted a thorough change!

Mother hates the country, and I wanted to be in a little, rocking boat on a blue, windy sea, and Mildred hates the sea and wanted to go to Brighton, and Martin said he didn't want to leave London at all just then; but Father—well, you know what Father is! And the girl who makes hats, or whatever it is, was beginning to make a fool of Martin, he said, and he was going to take time by the forelock and plunge him among other distractions.

It ended in all of us going, of course, but we none of us pretended that we liked it, and you'd have thought, to look at it, that, if it was distraction he wanted, Greenwarrens was the last place on the earth. Mother said it was outrageous for the Hydro to charge twelve-and-six a day each for rooms; and why call it a Hydro when there wasn't a bath in the place except the common kinds, and not nearly enough of them? Mildred said if the worst came to the worst she should just let herself go, and Father would only have himself to thank for it.

Martin said nothing much, because he has to obey Father as long as he's in the office and wants to be a junior partner soon, and well enough off to get married; but he was awfully cross about his meals, and he said the Hydro guests were unforgivable blots on the face of Nature, and chiefly composed of disappointed Suffragettes who had made home too hot for them.

I suppose *his* lady is interested in nothing but frills.

Greenwarrens *was* a dull hole. We used to go down to the station every morning to see the eleven o'clock start for town, and again at half-past six to see the five o'clock come in, and stare at the new arrivals rushing at the Hydro bus.

We happened, Don and I, to be hanging about the railings, waiting for Father to buy papers, when the first exciting-looking person we'd seen turned up, and when Father came back he looked at her, too, deeply, and said she seemed as if she might be the kind of person to wake the Hydro up. We said we were glad of it, and what kind of person? And then Mildred sauntered up to us and joined in, and Father said: "Well, we've got our papers—let's go back"; but Mildred was interested in the person's clothes and wouldn't move, so we had to wait for her.

The stranger was rather short, but she wore a very large hat, a tremendous hat, and Mildred said it was the kind called "Merry Widow," and that *her* new one was going to be something like it, only less exaggerated. It seemed to be made of purple straw and roofed in with a perfect forest of green leaves and a tower of roses, pink and purple, and something Father calls puce. Mildred said the color of her dress was the new pinkish shade called "Forced Rhubarb," and that the long linen coat was Directoire, and a lovely shade of "Young Sage." But I thought she looked awfully tired, and seemed such a thin little creature—all drooping on one side, as if her hat was top-heavy, and her arms dragging with big parcels; but we all noticed how big and black her eyes were, and what a pretty kind of smile she had at the back of them, in spite of her tiredness. And Don said she was ripping. He's only fourteen, but he always notices a girl's eyes.

I never saw any one look so tired; and then, suddenly, three boys, who'd been hanging about the gate, swooped on to the platform and seized her parcels and caught hold of her arms one each side, and one of them hugged her before the whole platform, and the Merry Widow hat collapsed over her ear, and her dress trailed, and Don said that the Young Sage would very soon become Old Mud.

We trooped off up the lane behind them, and the Hydro bus started off, and drove us all into the hedge as usual, and it was rather a blow to see that queer party turn off at Four Lanes instead of going straight on to the Hydro; and although Father said it was quite as well, for she certainly looked anything but respectable in that hat, I *know* he was disappointed, and so was Don. Mildred said she was the sort of person who would be sure to dress properly for dinner, and perhaps something different every night, instead of the dull, soft blouse of Sunday muslin compromise which was customary at the Hydro. Father said, very likely, but it would be bad form if she did; and Mildred said what was the good of bringing three evening frocks if one was never allowed to wear them, because other people chose to be frumpy?

Father said there was a Cinderella every Saturday, and what more did she want? and *I* said: "Why not wear your new pink to-night, Milly, and chance it? Mother can't be disagreeable till we go up to bed, and she might be *that* anyhow," and Father said we mustn't speak like that about our Mother, and Mildred rounded on me like a cat and asked who'd be there to see it, anyhow?

I turned to Don in disgust.

"Oh, come on!" said I. "Let's go and see the cows."

Don said: "Rather"; so we both did a move. There's something about the way grown-ups talk that gets on my nerves, and the stupidest country occupation sometimes becomes a relief from it.

I thought Martin looked awfully sad at dinnertime, and both Don and I felt mad with Father for being so hard-hearted with him, and we tried to buck him up as much as we could, and told him all about the new people. When we described the Merry Widow hat he looked interested, and, as Father said afterward, he can't be very bad if the mere suggestion of a fresh girl can arouse him from his infernal (he *did* say infernal) bad temper.



"You Want Me to Marry Your Son?" the Honorable Madge Asked Softly

Father doesn't realize what Greenwarrens is driving us to. He forgets that we have not got to the golf state of mind yet. Why, Martin even scorns *hockey*, and when I tell you that the deepest reproach he can give it is to say it is only a game for rough golfers, I leave you to judge of his state of mind about golf itself.

And day after day he wearily carried his clubs up the hill to the moors, and crawled around the links obediently, while we knew his heart was in London with that girl. Martin's an awfully decent chap, you know. I don't know how Father came to have a son so different and yet so enormously nice. Don says he feels he could even caddie for him, only if he did Father would expect him to do it for him as well. And Father's golf is chronic, not a last revenge of despair like Martin's; and it doesn't do to create a precedent.

The next morning Father felt liverish and didn't go up on the links, but went for a stern bicycle ride instead with Don, and Martin went off alone. He didn't come in to lunch, but sent his caddie for sandwiches; and when Father and I went up after tea we were rather flabbergasted to see him in the distance going round with a girl in a white frock. He hadn't seemed to take to the Hydro girls at all. He said they were so easy to get on with. I was a little disappointed in him myself. Falling in love is a silly sort of business at the best of times, and when it isn't inconsolable—what's the good of it? We could see that they were on friendly terms already, and when we realized that it really was the Merry Widow girl my breath was nearly taken away, and Father said: "The young dog!" and that rapid wasn't the word. But he looked pleased for all that.

One of the boys we had seen at the station was caddying for her, and they were all laughing like mad; and though we came upon them pretty suddenly, and saw how different and dowdy even she looked without the hat, we seemed to be drawn in and laughing at nothing before we knew where we were, and with my own ears I heard Father inviting the young stranger to go round with him to-morrow morning. She had black hair, very soft and loose and blown into little ducky curls all round her ears, and there was a tomato-colored velvet ribbon run across the top of her head and through the side waves somehow, and she wore a shabbyish, holland frock and very worn-out shoes. She seemed all eyes and hair and red, smiling lips, and she was laughing and chattering and smiling at Father and taking no more notice of Martin at all, just as if Father was the first interesting man she'd ever come across.

We all had an awful lot to say about her at dinner afterward, and Mother didn't think it quite nice, this tendency of the modern age to waive the necessity of formal introduction, and, although Martin rudely said "Tommy-rot!" to that, we could see that he had cheered up considerably. Don said in a low voice that it didn't seem to matter who the girl was when you got to the blithering age; but he was listening intently all the same to what we said about the Merry Widow girl.

"You all think you're jolly clever," said he at last, in superior tones, "but you really know nothing about any of them. *I'm* the only one with any reliable information about the family."

Martin isn't often snarky, but he remarked then, in a cold voice, that he objected to backstairs gleanings about any one, and Father said, certainly—Don had better get on with his fish before it was cold, and what had he heard?

"I've been talking to her half-brothers," said Don with dignity. "There's not much backstairs about them, I can tell you. Harrow, that's all; and heaps of blue-blooded relations, though all their parents are dead. Their sister's a most important person. She's the Honorable Madge."

Martin started and opened his mouth suddenly to speak, then shut it as suddenly and Father said:

"The Honorable Madge *what?*"

"I don't know," said Don loftily. "I didn't ask. I'm not such an outsider. I couldn't help the kid

babbling on. The boys aren't Honorable at all. They've taken a cottage here for the holidays because it's cheap. They're quite poor. They seem to rather revel in it."

"In the cottage?" Mildred asked stupidly.

"In being poor, duffer! The youngest blighter told me that their sister writes."

"Writes!" Father said in horror; and Mother said, ah, that accounted for the extraordinary clothes; and Mildred asked: "Writes what?"

But Don was getting a bit sick by then of the way his news was received, so he pinched me and said: "Come on, Peg—let's get out of this"; so we cleared off before more could be said, and before Mother remembered to tell us what time we were to be in.

They were jolly boys in spite of their shabby suits—those three. We chummed up with them out of pity, because their sister was always messing about at golf with Father and Martin—and Mildred got quite thick with her, too, and they talked for hours about the shops they bought their hats at, and how their new dresses were to be made. Even Mother was quite taken with her, and said the girl had a modest, practical mind, and that Birth was everything. Father and Mother do harp on Birth. I suppose it's because we made all our money in tea, and our great-grandfather was a grocer in the Kensington Road.

As for Martin, we couldn't be sorry he was cheering up so, but still we hated to think him changeable. We little knew.

One night he came into the drawing-room when all the Hydro people were luckily in the garden, and went up to Father and Mother with a white face and said: "It's all over."

Mildred cried: "Oh, Martin!" and Mother said: "What was?"

Father got up quickly, very red, and said: "Isn't that tomfool business settled yet? It's that confounded girl again!"

"Dear boy," Mother said soothingly. "What *is* the matter?"

"Just this," said Martin fiercely. "She's given me up. She refuses to go on being engaged, unless Father asks her to marry me himself. She says she utterly refuses to ruin my life and prospects, unless she is assured that she is not doing anything of the kind. It's the very devil!"

Mother sniffed. Mildred looked excited. Father stumped about in the window and said that if Martin married that woman it should be over his Father and Mother's dead bodies, and I could see by Mother's eye that she didn't like the idea much.

"If you marry her," said Father, "you shall both starve. So there!" and then I cried, and Mildred cried, too, and Father said Thank Heaven we were alone, and better go upstairs before any one else came into the drawing-room—with our faces!

And the next morning we had a note from poor Martin saying he had gone up to town because he couldn't stand it any longer. It was awful.

Father told Mother then that there was only one thing left to him, and went off to the moors and played golf all the morning with the Honorable Madge—I hope she comforted him.

Now, Don and I and her young brother Gerald happened to be lying behind a big hummock of grass talking footer sleepily, when a low, distinct sound of voices showed me that Father and the Honorable Madge were suddenly resting the other side of it, and their first words aroused such a strong interest in me that I kept quite still. The boys were almost asleep. I knew they'd be all right if they were let alone.

"My dear child," Father said, in a nervous sort of a voice, "I am going to ask you to help me."

The Honorable Madge didn't seem, by her voice, to be half as surprised as I was at Father's being driven to ask help of any one.

"It's my poor, besotted boy," said Father warmly. "This wretched entanglement. I believe—I honestly believe—that he is now in love with you. I feel sure he regrets his bitter mistake deeply."

Silence from the Honorable Madge.

"But he clings to his absurd sense of duty, and refuses to give the girl up!"

The Honorable Madge said nothing.

"If you like him well enough," Father went on, "do—do pray let him see it. Let him feel that he has awakened a feeling in you which it is his duty to gratify, even more than his duty to that unspeakable girl."

"Upon my word!" said the Honorable Madge, and well she might. I shouldn't have supposed that even Father could be so silly.

"Yes," said he. "If he shows you—and he can't help showing you—that he has transferred his affections to you—so—pray do encourage him to the best of your power."

I heard a soft, little, giggling laugh, and I didn't wonder.

"You want me to marry your son?" the Honorable Madge asked softly.

"Nothing would delight me more!" Father's voice was husky.

"I'm very poor, you know," said the Honorable Madge. "Look at my shoes! And there are the boys, too. It's no joke to keep three big schoolboys going. It's their boots that worry me most."

"Martin," Father said it very quickly, "will have an excellent business by and by. He is already on the verge of partnership. What *is* money, after all?"

"It's not so trying as the want of it," said the Honorable one, in a thoughtful voice. "Certainly ——"

I didn't want to hear any more. I'd suddenly realized that eavesdropping was dishonorable, and so I woke the boys, and we did a bunk down the hill and got in long before Father, and before Mildred and Mother had gone down to lunch. We found them in the lounge looking at the new magazines that had just come in, and I saw directly I came up the steps from the hall that something new and still more awful had happened. Mildred had got Beauty's World open on the table, and she and Mother were staring at something very hard.

I leaned over one of Mildred's shoulders and Don leaned over the other.

It was one of those silly fashion pages with pictures of wasp-waisted creatures with their little fingers crooked elegantly, and at the top of the page in large print it said: "The Honorable Madge Goes to Town," and there just above it, in the middle of the page, was a little medallion picture of a girl in a Merry Widow hat, and it was our Honorable Madge!

"Golly!" said Don.

"My hat!" said I.

"What *I* want to know," Mother said sadly, "is—who—who is going to tell your poor Father?"

"Not Honorable at *all*, really," said Mildred. "Paid by the shops to write their advertisements, no doubt."

"Who is to tell your Father?" Mother said again.

"Don't tell him," said I quickly. "We knew she wrote. What harm is it? She's just as nice as she was an hour ago, even if she isn't really an Honorable ——"

Mildred sniffed.

"Her relations are probably just as—as unpleasant ——"

"As ours?" I asked softly, and then I saw Father come in at the door, and I looked at Mother and Mildred, and I knew by their eyes exactly what they meant to be like to the poor thing next time they saw her; and I thought how jolly decent the boys were, and what fun we'd all had together, and I cut off as hard as I could to the cottage where they lived so noisily and untidily and happily together, and I burst in upon their minced mutton and rice pudding and said: "Fly!"

Madge, Honorable no longer, smiled at me in the way that makes you feel as if you could die for her, and said: "Fly? Why, and where to? And won't you have some lunch with us? Do!"

"There isn't time for you to have your lunch," I cried. "You can catch the two o'clock, if you're quick. Mother's been reading Beauty's World, and she knows all."

She went rather pale at first—then she laughed and said:

"Well—why not? Does she mind?"

I stared. How little she knew my parents.

"Frightfully," I cried. "There's going to be an awful bust-up if you don't do a move!" My language became the kind I used chiefly when alone with Don, but I had not time to mince words. And that reckless girl only laughed.

"Well, I can't fly anywhere till I've had some food," said she lightly. "Join in, there's a dear."

By that time the boys had found me a plate and a chair in their curiously involved kitchen, and to refuse again would have been too rude; so I just wired in, and we had a really good talk about cricket and other interesting things, so different from home. No one mentioned hats or books or other people's disagreeable domestic affairs. And then Madge tidied her hair and shook out her skirt and hunted around for a hat till she found a sailor somewhere under a pile of coats, and then she said:

"Now for the flight. We'll have a go at the Hydro first—just to see how the land lies."

I cried out in horror, and all the way down the lane I did my level best to explain to that reckless girl exactly what Father and Mother can be like when they aren't pleased with you, but *nothing* moved her.



"It was Because I Would Insist on Being Engaged to a Young Man Whose Father had Made His Money in Tea!"

There's a little arbor place in the Hydro garden that we commandeered the first day we got there, and I knew that they'd all be sitting there now, talking things over; so I said: "Well, if you want a good bust-up you're going the right way to get it"; and I led the way across the croquet lawn to the arbor.

They were all there, sitting around the little table, and I went in and flopped down beside Mildred. Madge came slowly after me and stood in the doorway laughing, with the Virginia creeper touching her hair and streaks of sun on her face and frock. She did look daring. There was a sort of gallant, fearless air about her that made Don and me feel as if we'd stand by her till all was blue.

Father put down his paper and scowled at her. Mother went red and looked away. Mildred said in a weak, little voice: "Won't you—won't you sit down?"

"This morning"—Madge looked straight at Father—"you asked me to do my best to marry your son, didn't you?"

Father said: "Hum!" and cleared his throat, but Mother looked awfully surprised. So did Mildred. I was the only one, you see, who knew of that interesting interview on the moor.

"I've been thinking it over"—Madge was laughing softly all the time she spoke—"and I think on the whole I shall accept your kind offer."

Father sat up and looked very red.

"Offer!" he said. "Offer of what?"

"Of Martin's hand and heart, of course." She pretended to be surprised at his denseness. I've never seen Father look so silly.

There was a copy of Beauty's World on the table, and she picked it up and opened it at the page where the Honorable Madge goes to town. "It isn't very like me," she said, "but you know now what I do for my living. I go up on Tuesdays and look at the frocks and hats in the big shops and take sketches of them, and on Wednesdays I stay at home and write my page for Beauty's World and draw the fashion plates. That's how I earn my living. It isn't a very noble calling. I do pictures like this for other papers, too. It *is* good of you to be so nice to me when you know the awful truth."

She was looking straight at Father all the time, and he grunted, and stuttered, and tried to speak, and I could see that he was longing to work himself into a rage. Madge was speaking in a sad voice, yet her eyes were laughing at us all the time. I never saw such eyes as hers.

(Concluded on Page 48)

Rich Women's Investments

By ISAAC F. MARCOSSON

A WOMAN once sought the advice of a well-known New York banker about investing her money. The financier asked her how much return she expected.

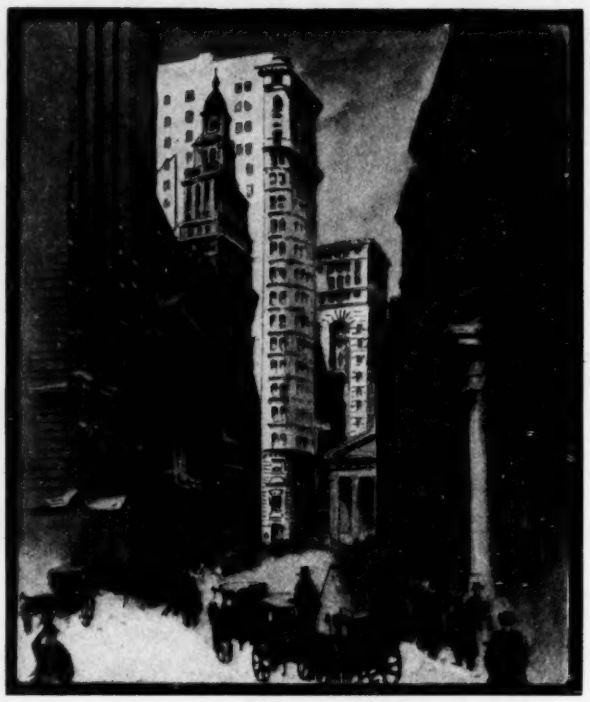
"I want at least ten per cent.," said the woman.

"Don't you think that is rather high?" responded the banker.

"Well, you see," rejoined the woman, "I haven't much, and I've got to get a good deal for it."

This answer is typical of the average woman investor's state of mind. The instinct to take a chance is strong within her if there is a prospect of big return. On the other hand, the rich woman almost invariably seeks security of principal first, and is ordinarily content with a small yield, providing the capital involved is safe. The investments, therefore, of rich women and the employment of their surplus income provide, save in the cases when they take flyers in foreign titles, a very helpful lesson for people with funds to invest.

Many rich women have simply inherited their husband's investments, but it sometimes takes more ability to keep a fortune than to acquire it. These women have the best advice that money can buy, and their advisers are lawyers, trustees or investment bankers. In many instances the rules of the founders of the fortunes are followed. Few women have the courage or the efficiency to make their own investments. But when they do, as in the case of Mrs. Hetty Green, they develop qualities of sagacity and shrewdness that sometimes make them a match for the most astute and far-sighted men financiers.



Most people do not realize, perhaps, how woman has invaded the general investment field. Ten years ago the number of women stockholders in our corporations was not large; to-day, forty-five per cent. of the stock in American railroads alone is owned by women. Take the Pennsylvania Railroad, for example. The stockholders of this system aggregate fifty-nine thousand, and of this number twenty-six thousand, or nearly one-half, are women. The number of women stockholders in the big so-called standard investment railroads is larger than in the less stable systems.

The same is true of stockholders in national banks. Less than five years ago one-third of the three hundred and eighteen thousand holders of national bank stock were women. Now they comprise nearly one-half.

Women Plungers Bad Losers

IT IS estimated that altogether there are two million different stockholders in the corporations of the United States. Of this army of investors not less than seven hundred thousand are women. When you include the women who have savings or other kinds of bank accounts, or who pay premiums on life insurance, you find that the total number of them, who have money out working for them in some way, reaches the amazing figure of nearly seven millions.

Some of these women investors have found that the way to conservatism in the employment of their money lies through costly experience in Wall Street. Few of them succeed as speculators, despite the fact that a woman is by temperament a born speculator. From the days of Woodhull, Claflin & Co,, Wall Street's first and most spectacular firm of women brokers, who were backed by "Commodore" Vanderbilt, down to Mrs. Ella Reader, who yearned to be the female Lawson, and who had no backing save her own nerve, the woman speculator and trader has fared badly in the Street.

Although many of the fortunes of rich women have been made in speculation, the fortunes to-day are kept out of speculation and are invested in safe, interest-bearing bonds and mortgages. Now and then a woman gets on the right side of the market, but she is either the wife, relative or friend of a big operator who is in a pool, or the private secretary of one of the chieftains of finance, who gets a tip straight from headquarters. Sometimes these tips go wrong.

Ask any stockbroker about women's accounts and he sums up the whole situation when he says:

"We don't want women customers. They are bad losers."

Before going into the investments of rich women it might be interesting, possibly, first to find out who our richest woman is. There are three very rich women in the United States, but it is generally conceded that the largest single fortune owned by any woman is that of Mrs. Russell Sage, whose wealth is estimated to be from eighty to one hundred million dollars. Second, perhaps, is Mrs. Hetty Green, whose fortune is believed to range from fifty to sixty million dollars. Third in order comes Mrs. Anna Weightman Walker Penfield, of Philadelphia, who inherited the entire fortune of her father, the "Quaker Quinine King," and whose wealth was not less than forty million dollars. Mrs. Green and Mrs. Penfield are keen, alert business women, and not only know every detail of the conduct and conservation of their fortunes, but have aided materially in developing and increasing them.

One result of the phenomenal prosperity which continued up to the panic of 1907 has been the large increase in the number of rich women. Formerly, a woman millionaire was a sort of oddity, and she was pointed out on the streets; now, nearly every town boasts of at least one. These women are coming to be an important factor in the investment business, for they are creating a growing market for safe securities.

Of course, our most active woman investor is Mrs. Hetty Green. In a previous article on How Millionaires Invest Their Surplus Income I showed in detail what her investments were and how she made them. More than one wealthy woman has followed Mrs. Green's rules, which, summed up, are: "Put your money in bonds, loans or real-estate mortgages."

Mrs. Sage has more money to invest than any other woman. She might be called a philanthropic investor. Where Mrs. Green keeps a hawklike watch over her fortune, seeking in every possible way to increase it, Mrs. Sage emulates Andrew Carnegie's professed ambition, and wants to die poor. In other words, she devotes her brain and energy to devising ways and means to dispose of her wealth in a constructive and uplifting way. She takes as much delight in spending her money as her late husband took in amassing it. But even her munificent benefactions have not made a dent in the Sage fortune. Her largest gift, an endowment of ten million dollars for the Sage Foundation for Bettering Social and Living Conditions, absorbed not much more than a year's income from the estate.

Where the Sage Millions Are

SINCE Mrs. Sage has no sordid desire to increase her wealth, but merely wants to preserve it, it follows that her money is put out to work in the safest possible way without special regard for the extent of the yield. A part of her surplus income goes into guaranteed real-estate mortgages which pay four and a half per cent., and are secured by the highest class of New York City real estate. In this way one of the Sage investment rules is being followed, because Mr. Sage would never lend on any property save on the island of Manhattan.

Mrs. Sage is also a heavy buyer of New York City bonds which are legal for savings-banks in New York State and elsewhere, and a very high-class and stable form of conservative investment.

True to Sage traditions, the Sage estate is still a heavy lender of money. At the present time it is estimated that Mrs. Sage has more than fifteen million dollars out in loans. But she is lending it at rates that would make "Uncle Russell" turn over in his grave. He kept millions in his vaults waiting for tight money and high rates. Then he would take his pound of flesh. Mrs. Sage has a more humane attitude toward the money borrower, and is lending her money at four and a half per cent. on approved real estate and gilt-edge collateral.

The Sage estate is administered by trustees, but Mrs. Sage directs a large part of the employment of its money.

More picturesque than the narrative of the Sage fortune is the story of the Weightman millions of Philadelphia, of which a keen-minded woman is now mistress. The founder of this fortune was William Weightman, a hard-headed Quaker, who emigrated to this country when he was a boy, learned the drug business, and owned, at the time of his death, one of the largest drug laboratories in the world.

Mr. Weightman was an investor of the Russell Sage type. He was a lender of money, and his lending knew no sentiment. His attitude toward the world was summed up in a single sentence which he frequently employed: "I made my money by hard work—why should I give it away?"

Real estate was his favorite investment, and when he planted his money in the ground, so to speak, it always thrived and grew. Since his rules for investment have been carried on by his daughter, it is worth while rehearsing them here. In the first place, he was a foe of speculation, and not a dollar of his wealth was made in speculative enterprises. He always devoted a part of his surplus income to the purchase of real estate. He also loaned heavily on real estate. The maxim that he always observed was: "If you buy a house for ten thousand dollars and pay nine thousand down, you do not own it. It is still the property of the mortgagee. So, therefore, let some one else carry the property; you hold the mortgage."

He practiced what he preached. A third of his fortune was invested in ground rents, a form of mortgage. Although ground rents are in force in various States, the kind owned by Mr. Weightman is peculiar to Pennsylvania, and since it is a very desirable form of investment, some explanation of it will be made.

Ground Rents Explained

THE Pennsylvania ground rent is a sort of perpetual mortgage. It dates back to the days of William Penn, who employed it to build up the city of Philadelphia. The process is this: If a man wants to borrow money to buy a piece of property, or wants to borrow on a piece of property that he already owns, he gives a ground rent on it to the lender. The ground rent is a document like a mortgage, but it differs from the ordinary mortgage in that there is no date of maturity. In other words, the lender of the money on a ground rent can keep the loan going indefinitely. Sometimes the lender keeps a ground rent in force for many years and it passes on to his heirs, for it is a transferable instrument. The layman would naturally, at this point, ask the question: "Can't the borrower pay back the loan?" He can, if the lender is disposed to wind up the transaction. Sometimes the lender charges the borrower a premium for the privilege of paying back the money. The ground rent in Pennsylvania is essentially a rich man's investment and is only worth while where a large sum of money is employed.

The ground rent as employed by the late Marshall Field in Chicago worked out about as follows: Mr. Field bought a plot of land in a thriving business district. Instead of erecting a building on it himself, he leased it to some one else who paid the ground rent and became the builder. The ground rent consisted of a certain rate of interest on the appraised value of the property. The lessee also paid the taxes and other fixed charges. In such transactions there was always a clause providing for a revaluation of the property at the end of a specified time, usually twenty-one years. If the property had increased in value the lessee paid interest at the new valuation. The advantage to the owner of the land was obvious; it enabled him to draw a good income from his land and he had no taxes or other charges to pay. In addition it was improved at some one else's expense, and the land was increasing in value all the time.

Mr. Weightman found the Pennsylvania ground rent peculiarly adapted to his financial methods. He executed

the great bulk of those he owned at six per cent. interest. Years ago he got ground rents on block after block in the heart of the business district of Philadelphia, and he held on to them. This land has appreciated enormously in value. He would never lend more than two-thirds of the market value of the property.

When his will was probated it was found that he had left his entire fortune, ground rents and all, to his daughter, who was then Mrs. Anna Weightman Walker. For years she had been interested in her father's affairs and she had studied the drug business thoroughly. During her father's lifetime she had been made a full member of the firm. When he passed away she was the sole surviving partner. She at once took up the reins of the business. She was at the office early every morning and remained until late. She came to be known as "the mercantile princess." Schooled in a stern school of money-making she was prepared to conserve and increase her vast wealth.

Within the past year Mrs. Walker became the wife of Mr. F. C. Penfield and slackened her strenuous business career. She still keeps a close watch on her investments and, with the aid of an able trustee, sees that they are safeguarded.

In the investment of her surplus income and funds not otherwise engaged, Mrs. Penfield is following the rules laid down by her father. Her money, therefore, goes into ground rents, real estate and real-estate mortgages. The average yield from the ground rents is six per cent. There are fewer bonds in the Weightman fortune than in any other American fortune, perhaps.

A Self-Made Real-Estate Woman

NOW turn to the story, told here for the first time, of a self-made woman whose remarkable achievements as real-estate operator have won for her the title of being the most successful woman realty investor in New York. Her name is Mrs. C. M. Silverman, and for cleverness, shrewdness and all-around business capacity she stands alone in a field where competition is peculiarly keen.

There is a lesson for the average investor in every step of her business career. She was born in Germany and came to this country with her husband thirty years ago. The husband failed in business and later became incapacitated for work. The burden of supporting him and six children fell on her. She opened a lace manufacturing business in a small way and saved her money. In a year or two she was able to buy a small house in Harlem. She bought it as an investment, but when a chance came to sell at a profit she let it go. This set her to thinking about real estate.

One day she heard a real-estate agent talking about some vacant lots at Ninety-fifth Street and First Avenue, near the East River. In those days that was a sparsely-settled neighborhood. Mrs. Silverman had walked over there once and, being a keen observer, she saw that the Metropolitan Street Railway Company was building a big power-house near by. This meant that employees would have to live close at hand. Why not build flat houses for them? She bought the lots cheap with the money she got from her house. When she told real-estate men what she was going to do they said she was insane. She found a man willing to make her a building loan. She practically planned the houses herself. At this point she laid down the rule which has governed all her extensive building operations since: "If you want to keep tenants, you must make them comfortable. Comfort in the end is a good investment." She put bathrooms in these cheap flats. Her first tenants used them for coal-bins, but that did not discourage her.

Mrs. Silverman personally supervised the building of these houses. She was on the job at seven o'clock every morning and saw every piece of material that went in. She had never been a builder before, but she simply used common-sense principles. One day a friend asked her if she had contracted for her bricks. When she said no, he took her to a well-known brickmaker. She saw her friend and the brickmaker exchanging glances. Quick as a flash she said to the friend:

"Are you getting a commission out of this?" The man looked confused. Then she said to the brickmaker: "If there is any commission or discount on these bricks I am the one to get it. Remember that, if you want to do business with me."

It was typical of her business sense. In all her negotiations she has cut out the middleman wherever possible, and thus saved a fortune in fees and commissions. Her first flat houses were filled in a week, and in less than a year she sold them at a profit of forty-five thousand dollars. Mrs. Silverman quit the lace business and became a real-estate operator and builder in a big way. Her rule in buying vacant land is: "Study the neighborhood and buy where you think the rapid transit facilities will come. The people will follow. If you have a chance to make a profit, sell, and buy something else."

Her favorite investment is six or seven story apartment houses with elevators. She buys the land and takes a building loan to improve it. There are two chances for profit: first, the income from the rents, which, in her case, has never averaged below fifteen per cent. on the investment; second, the opportunity for the quick sale of the house. She builds her houses well, and she always has the comfort of her tenants in mind. This, she has found, is good business, for she gets big loans on her buildings and thus is able to enlarge her scope of operations. She does not believe in idle money any more than she believes in idle land. She has built more apartment houses than any other individual woman in New York. They run up into the hundreds.

Her instinct for picking out property that will appreciate in value is almost uncanny. Several years before the boom started on what is known as Washington Heights she took a drive up there. She saw a plot of vacant land with jagged peaks of granite poking out of it. The island of Manhattan is on a granite bed. It was before the subway had been built, and Heights property was not regarded as a good investment. But it occurred to Mrs. Silverman that New York would soon need this land badly, and she bought forty lots at six thousand dollars each. Not long ago she sold them at a profit of seventeen hundred and fifty dollars on each one.

When people ask Mrs. Silverman the secret of her phenomenal success she says: "I have simply been cautious." Although she has offices and a big staff of assistants she knows every detail of her business. She makes every contract and signs every check. She is one of the few builders successfully to cope with the New York building unions. Once a gang of plasterers, working on one of her buildings, went on a strike. Mrs. Silverman got into her motor car and sped to the place where the strikers were meeting. She demanded to be admitted and they let her in.

"Haven't I always given you a square deal?" she asked.

"Yes," was the reply.

"Then go back to work," she commanded. They went.

Mrs. Silverman has set up all her children in business and they come to her for advice. She is gray-haired and sixty, but is still alert and works as hard as she did when she was laying the foundation of her millions.

Contrary to the general belief there is no immensely wealthy woman in the Vanderbilt family, despite the fact that, for years, the name of Vanderbilt has been synonymous in the popular mind with vast fortune. One of the most interesting episodes of recent financial history has been what might be called the decline and fall of the Vanderbilt prestige. When W. H. Vanderbilt died, in 1885, he left a fortune of two hundred million dollars. He had inherited seventy-five million dollars from his father, "Commodore" Vanderbilt, and by shrewd investment had almost trebled his inheritance. He was the richest man of his day. His estate was divided among eight children, each of whom received ten million dollars. Cornelius received an additional two million.

The richest woman among the Vanderbilts to-day is Mrs. Cornelius Vanderbilt, whose husband was the eldest son of W. H. Vanderbilt. Her fortune is invested in the so-called Vanderbilt securities, and most of the surplus income that does not go abroad for foreign title consumption is reinvested in them.

W. H. Vanderbilt's Investment Rules

IN THIS connection it is interesting to reproduce the investment instructions left by W. H. Vanderbilt in his will, which have guided the trustees in the employment of all the funds of the estate. The instructions are as follows:

"I direct that they [the trustees] do, at all times, keep the said principal of the said several trust funds securely invested, during the continuance of said trusts respectively, in bonds of the United States of America, or of the city and State of New York, or the mortgage bonds of the New York Central and Hudson River Railroad, the New York and Harlem Railroad, the Lake Shore and Michigan Southern Railroad or the Chicago and Northwestern Railroad, or bonds guaranteed by it or some one or more of said specified companies. They may change such investments from time to time, and may also invest in bond and mortgage on unincumbered real estate in the State of New York."

There is likewise no very wealthy woman in the Astor family. The head of the family in New York was Mrs. William Astor, more often referred to as "Mrs. Astor." For many years, before her death on October 30, she was the head of so-called "best" society there. Most people thought her very rich. The truth of the matter is that she received only two hundred and fifty thousand dollars under her husband's will, the bulk of his vast fortune going to their son, Colonel John Jacob Astor. Most of the estate is in real property and, by skillful management, it has been made to increase and multiply. The Astor rule is to hold land until the neighborhood develops.

Helen Gould's investments must be reckoned with in any estimate of the holdings of rich American women. She is one of the seven heirs of Jay Gould, whose wealth, at the time of his death, was estimated at one hundred and twenty-five million dollars. Some idea of Miss Gould's investments may be gained when it is stated that her father's fortune comprised more than one hundred million dollars in stocks and bonds. These included three hundred and eighty thousand shares of Western Union; one hundred and forty thousand shares of Wabash; seventy thousand shares of Erie, and a great block of Missouri Pacific. He also owned five million dollars' worth of Wabash bonds.

The Gould properties have so depreciated in value during the past few years that the income of all the Goulds has been greatly reduced. However, there is enough surplus left from Miss Gould's income to make it necessary for her to seek employment for it. She supervises all her investments herself. Most of her money goes back into Gould properties, but chiefly into their bonds. Like Mrs. Sage, Miss Gould has given largely to philanthropic purposes, especially to Y. M. C. A.'s and welfare work for the sailors of the United States Navy.

The Whereabouts of Other Fortunes

THERE is one very large fortune in New York about which little is ever written, yet its principal owner is a woman. It is the fortune amassed by the late Alfred Corning Clark, whose widow married the late Bishop Potter. The bulk of the estate is in real estate, and in the extent of its realty holdings ranks second to the Astors.

The trustees of this estate have gone about their work with dignity, conservatism and rare business judgment. The estate is known as "the best landlord in New York." It owns many immensely valuable buildings, including hotels, large apartment houses and fine residences on the upper West Side.

The policy of the Clark estate has been to buy large plots of vacant land in a comparatively unsettled neighborhood and hold these, like the Astors, until the neighborhood builds up. But, unlike the Astor estate, the Clark estate is also a large investor in high-class mortgage and municipal bonds and in real-estate mortgages.

Although the bulk of the estate of Marshall Field, of Chicago, was left in trust for his grandchildren, the sons of Marshall Field, Junior, both his wife, who was Mrs. Arthur Caton, and his daughter-in-law, who recently married Mr. Maldwin Drummond, an Englishman, are very rich. Their fortunes are in Mr. Field's investments, which were among the cleanest and safest made by any of our very wealthy men. They include ground rents in what is known as the "Loop District" of Chicago (the heart of its business district), real estate and gilt-edge stocks and bonds, to say nothing of an interest in Marshall Field & Co. The employment of the surplus income from this estate is in the hands of a committee of trustees who follow Mr. Field's rules for investment. The most conservative estimate of the Field fortune was seventy-five million dollars.

Chicago has other wealthy women, including, among others, Mrs. Potter Palmer, who has large holdings of choice real estate, and Mrs. Levi Leiter, whose fortune is in stocks and bonds. Mrs. Charles T. Yerkes, widow of the Chicago traction magnate, nominally belongs in the Chicago list, although her residence is in New York. Her fortune is largely invested in the bonds of the London Underground Railway and the Chicago street-railway.

The Pittsburg millionaires all seem to be men, and their method of employing the surplus income of their wealth sometimes requires expurgation before publication. One of the richest women of Pittsburg, before her son got into trouble, was Mrs. Mary Thaw, whose fortune was in coal properties and valuable Pittsburg real estate.

In the list of what might be called the Western millionaires is a group of notably rich women whose investments are about as safe and profitable as shrewd judgment can make them. Many of these women are the widows of the old bonanza kings of California, who blazed the way for the present golden empire of the coast.

Probably the wealthiest of them all is Mrs. Collis P. Huntington, whose husband was the principal builder of the Central Pacific and Southern Pacific Railroads. His fortune was estimated to be forty

(Concluded on Page 52)



ROMANCE AT RANDOM

The Third House—By H. B. Marriott Watson

ILLUSTRATED BY WILL F. FOSTER

LORD DE LYS stopped to light his cigar.

"I don't follow you. It's a tall order," said Freddy Gillingham, staring with interest at the houses which lined the suburban road.

"Let me put it this way before your essentially practical mind, Freddy," said De Lys, resuming his walk along the pavement. "Here"—he threw out a hand at the houses—"are so many respectable frontispieces. Open them anywhere and you will be sure of some interesting reading—more or less. I do not promise you always sensations between the masonic covers, and certain of the romances would, no doubt, be dull. But, on the whole, they will be found to contain a considerable deal of excellent adventure. You see, Freddy," he explained, linking his arm in that young man's, "it's life; and life is of such stuff as dreams are made. You don't believe it because you're too respectable. I, thank Heaven, have no reputation, and am free to believe anything. No, I really think you do believe it, but respectability prevents you from putting theory into practice."

"I know you're talking a lot of rubbish," said plain Freddy; "and you don't believe it yourself."

He was an admirable young man, tolerant, right-minded and wholly unimaginative; and he was hardly a suitable companion for Lord de Lys. Though they came of families intimate from birth, it was merely accident that had thrown them together on this summer evening. They had encountered at an outlying theatre, where an amateur performance was being given for a charity, had grown weary of the entertainment, had lingered beyond the entr'actes in the bar, and had finally slipped away together guiltily and set out on foot toward Piccadilly and the clubs. It was a fine, warm evening, and the air blew soft and sweet, as it were, out of the pages of romance. And this it was, perhaps, that had set Lord de Lys talking. He came to a pause again, and glanced at the road. The houses were of a substantial size and of a self-respecting appearance. They were detached and stood back, in their little, ordered gardens.

"Freddy, you are an infidel dog. The curse of true believers rest on you! Allah-il-Allah! You shall be convinced. I say, you open a volume at random and you find something of interest—possibly not of interest to dull and heretical minds like yours, but of interest to a philosopher of life. A dull fellow exacts fireworks before he is interested. That's you, Freddy. Well, I'll go bail on the fireworks, also, but not every time or forthwith. Romance lies in wait behind stucco porticos, Freddy, if you only had the sense to discern it."

"Oh, it's easy enough to say," said Freddy Gillingham. "No one can prove a negative."

"I'll prove a positive, my dog of an unbeliever," responded his friend. "I'll engage to demonstrate to you—hey, presto! Freddy, I am going to tap romance at its source. Look at that house in the twilight, fading like a ghost into it—the lamp lit in the fanlight, the graveled path leading—into the mouth of adventure. Watch me! I go to prove my theory to a dog of a Giaour."

He turned in at the gate as he spoke, and the crunch of his feet on the pathway marked his advance. Freddy Gillingham, arrested by this amazing act, gaped after him.

In the exuberance of his fantastic whim De Lys took no thought, but lived merely on his sensations as he went toward the house. He knocked, relying on his ready wit and his imperious and well-tried assurance, and to his knock a man-servant opened the door.

"I hope I'm not late," he said pleasantly. The stolid face of the man suffered no change; he waited.

"I suppose I am expected?" De Lys tried again. Not a breath of human feeling ruffled that equable face. He waited simply. He was a machine; he had to be set in motion, and there was only one way of doing it. De Lys must produce his credentials and the machinery would start. He felt in his waistcoat-pocket with misgivings. There was no card; he gave way to dismay. He began to sound the signal of retreat, but gallantly.

"This *is* Mr. Alexander Edward Arbuckle's?" he asked.

It was not. He apologized easily, and now was in full, if dignified, flight.



"Whether I Go to Prison or Not I am Amply Repaid"

"The only person or thing in this wide world," he explained to Freddy at the gate, "who could upset me is a man-servant. It is unfair odds, because it is calling in the supernatural. However, don't laugh and don't triumph, because I'm not beaten. Had I got past the cast-iron face I should have found the whole house to bloom with romance and exhale adventure. I didn't. You see I did not get past the portico. Once over the threshold I should have no doubts. Oh, I'm not giving in. I'll try"—he eyed the road in the twilight—"I'll try the third house on."

"If you will be an ass ——" began Freddy.

But De Lys had turned in at the gate and now, twisting about, addressed him:

"I'll get past this time, and into the heart of it. I can smell the rose-garden from here, can't you? Freddy, you won't see me any more to-night. But I'll meet you to-morrow evening at the club, and you shall pay me one hundred golden guineas for my story—for my pet charity. Ta-ta, Freddy," and he marched up the path, murmuring:

I enter thy garden of roses,
Beloved and fair Haidee.

A little maid, demure and smart of air, opened to him.

"Am I too late?" he varied his salutation with a winning smile.

It was in part the smile that convinced her. She looked as if she would have inquired and doubted, but the smile conquered her. She jumped to the conclusion rather than put a disconcerting question to so charming a person. Her action invited him in, and he was at last—over the threshold.

"I'm not, then?" he inquired with continuing sweetness.

"No-o-o, I don't think so," she said. "But mistress is just going out."

She led him through the dimly-lighted hall into a room also lighted dimly, and then she turned up the gas, flooding it with sudden brilliance. It was a drawing-room, of an ample size and furnished with considerable taste, into which he had been ushered. Upon the walls were hung a few pictures of some character, and one of these was a portrait in oils of a young woman of singular beauty. The maid indicated the grand piano in one corner.

"Mistress thought you'd have been here in the afternoon as your card said," she pronounced.

"Who am I?" was the puzzle before De Lys, and he solved it unexpectedly, or, rather, it was solved for him, and with humiliation.

"Mistress told me to say the upper notes was the worst," said the maid.

The truth dawned on De Lys. He was the piano-tuner—the piano-tuner arrived out of due season! He gazed at the "grand" meditatively and a little ruefully. Romance seemed to be shutting her doors on him as swiftly as she had opened them. It was ironic—to enter for romance, and to be taken for the piano-tuner. He sat down with a sigh.

"All right, my dear," he said with resignation. "I hope I know my duty when I see it."

He put out a wandering, perfunctory hand to the keyboard. The maid lingered near this agreeable gentleman; lingered, and faded away swiftly at the voice of her mistress in an upper region. De Lys pictured her apologizing for her delay on the score of the piano-tuner. It was an unreasonable hour for a piano-tuner to arrive. He looked at his watch, and outside the sky was darkling. Then he firmly plumped both hands upon the keys. At least, he would not neglect his duty, and anything, even such dominant discords, seemed better than the silence of the empty, lighted room. What did piano-tuners do? Oh, yes; he remembered—they generally took the back off the instrument and used a corkscrew in it. He struck again, and then was aware of a rustling that permeated the reverberation of the wires. He turned his head.

In an evening robe of simplicity and dignity stood, contemplating him with indeterminable eyes, a lady who bore a striking resemblance to the woman of the portrait. He had just time to note in the flash that she was something maturer and less girlish, and then he was face to face with his predicament. His heart throbbed pleasantly under the stimulus.

"As, obviously, you are not the piano-tuner," began the lady in a quick, decisive voice, "I can only conclude you are a burglar."

De Lys had risen, and now with a little bow answered: "That being so, madam, perhaps you will send for a policeman." She appeared to muse, standing, tall and stately, almost as tall as he.

"There might be some difficulty in finding one. You know what they are probably better than I, as I should judge by your effrontery that you are not exactly new to the business."

"True, not new," he asserted. "Rather, an old hand; but so far fortunate as to have escaped ——"

"What is it you really want?" she interrupted him brusquely, while her inscrutable eyes passed swiftly over him, taking in details of his apparel and appearance. What she saw was a fair man of slender height, thirty or a little more, in immaculate evening dress, and with a peculiar and confident suavity of manner which puzzled her. She did not know whether to be annoyed or amused or even attracted by it. But the position was preposterous. Who was he?

"I don't know," replied De Lys thoughtfully, "that I really want anything more."

"You have got what you want, then?" she asked, still brusquely. "Perhaps as an interested party I might be excused for desiring to discover what exactly that is?"

De Lys had not looked for this astonishing combination of beauty and character in a suburban house. He admired her vastly.

"Certainly," he said briskly; "it is your right: An ineffaceable impression." She lifted her eyebrows, and he gathered her gaze in his and took it to the wall where the portrait hung.

"It is excellently composed and imagined," he said, "but, if I may judge in this light, the color is a trifle raw."

"It was considered a good portrait—once," she said slowly.

"Nature," said Lord de Lys, "has improved upon the original version. It is often so."

She shrugged her shoulders. "You are an art connoisseur, then. But why by stealth? I take it you did not come to steal the picture."

"Oh, it would not be the picture I should want to steal," said De Lys with frank admiration.

She turned ever so slightly away from his gaze, and under the gaslight changed color ever so slightly. She had showed, momentarily, the very first symptom of embarrassment, but it vanished instantaneously.

"And now that you have appraised the picture I suppose there is nothing to keep you?" she said in her former brusque manner.

"I'm afraid nothing," said Lord de Lys with a sigh.

He took up his hat, and his light overcoat fell open, disclosing the stainless white of the shirt below.

Again her eyes dwelt on him doubtfully, and at that juncture the maid entered.

"If you please, ma'am," said the servant, "Johnson with the brougham."

"Tell Johnson I'll be there presently," said her mistress, starting, and again came back to the contemplation of her unknown visitor. There was now some change in her expression and she had lost some of her earlier calm.

"You see," she said with a trace of anxiety in her voice, "you have placed yourself in a perilous position by your devotion to art."

"I realize that," he said meekly.

"I feel that I am condoning a felony——" She paused.

"I am in your hands absolutely," he said.

"Was it drink, or was it—— No, I am baffled," she said.

"Consider that it might have been the hope of some such circumstances as have befallen," he urged her. "Whether I go to prison or not I am amply repaid."

She laughed faintly. "I don't think you need go to prison, but I think you deserve punishment."

"So do I," he assented easily.

"Then," she spoke slowly, "I impose it." A piece of paper which he recognized as a telegram was being crumpled in her fingers as she spoke. "You shall do what I wish to-night and ask no questions."

"Do you call that punishment?" he inquired.

"You shall accompany me in the brougham," she continued, with a heightened color and speaking now with obvious embarrassment, "and go through an entertainment in my company."

"Punishment?" echoed Lord de Lys in amazement.

"Treating me as if we had known each other—familiarly—for years," pursued the lady with averted face.

De Lys turned and looked at the portrait which hung on the wall.

"Since I have known you," he said softly, "you have certainly got more beautiful—and from an old friend you will not mind that blunt and honest statement."

"I don't think," said the lady hurriedly, "that we need go into blunt and honest statements now. In fact," she added a little dryly, "perhaps the less we say about honest statements the better."

"I have finished," he said with a little bow. "With that sentence I have done with honesty and am at your disposal for deceit."

She moved to the door with a large and graceful movement and he followed. With her hand on it she hesitated, and he saw doubt and a freshet of fear flush her face.

"I don't know——" she began, but the situation had seized hold of De Lys. He would not have let it go for any consideration. He had not the faintest guess of what this position was.

"But, my dear lady," he smiled, "I think you and I in combination should be equal to anything."

A smile, charming as unexpected, flashed back at him. "I really begin to believe you are right," she said.

The astonished maid ushered them into the brougham.

For the space of some moments silence endured between them, and only the rumbling of the wheels on the roadway was audible. The lights of the lamp-posts flashed in at the window. Lord de Lys broke the silence.

"I am glad you trusted me," he remarked pleasantly; "I shall be glad to be of use to you. I haven't quite got at the game yet, but I am content to wait. I recognized at once that I was in skilled hands. Of course, I was easy to detect through my bungling. But I really can do better. I wish we could join forces."

He was aware she had turned and was staring at him. "Forces?" she repeated wonderingly.

"Naturally," he went on apologetically, "if I had realized what you were I would not have tried it on you. We don't prey on each other."

There was a perceptible pause ere she answered, and in her voice were at once peremptoriness and alarm.

"Do you mean to say you take me for a—and *you*——" she broke off with growing agitation.

"I am at your service," he said, "waiting to know the job."

All at once she laughed as if reassured. "I really thought you were——" she broke off again in an embarrassed way. "Oh, the lay, as you would call it, is fairly easy, and——"

He waited. "And——"

"I wish," she said with some asperity, "that you would not press me so. It is—well, I am not good at explanations. Besides, you brought it on yourself," she ended vaguely and crossly and irrationally.

"Let me help," he said softly. "I am to play a part?"

"Yes," she assented, leaning back into the cushions away from him.

"I shall love it," he said promptly; "particularly if it is a *jeune premier* part with plenty of limelight. Is it?"

"Yes, it is," she replied, more at her ease. "At least, you can make it so if you will."

"You can depend upon me, then," he said. "Do I figure heroically?"

"You figure as an old friend, as I have told you," she said distantly; "and I want you to remember that and nothing more."

"Not even your name?" he suggested.

There was a pause. "Oh, well," she said—"Mrs. Farhall."

"But an old friend should have privileges," he suggested further. "Mrs. Farhall sounds hardly intimate."

"Rose," she said curtly.

"My dear Rose," he began; she uttered an exclamation.

"We may as well get accustomed to the situation," he pleaded. "Take it as a rehearsal."

"I think perhaps we had better settle on who you are."

"The question is, do you want me to be any one in particular?" he asked.

"No," she said curtly; "I don't care who you are so long as you keep the conditions."

"I will do that," he said, and seemed to ponder. "What do you say to Lord de Lys?" he asked.

"I believe there is a peer of that name," she answered.

"Well, all the better," he replied; "the verisimilitude will be greater."

She was pondering now, and her thoughts appeared satisfactory, as if the idea appealed to her.

"Yes, you can be that if you like. No one is likely to know," she said.

The brougham, which had been bowling briskly along the lighted roads during this conversation, now entered a gateway with a crescent of drive leading to a big house.

The lady stirred. "I am asking you to do this," she said suddenly, "on the distinct understanding that after this night I shall see and hear no more of you."

In the light from the lamp over the door of the house where they had drawn up she could see his face and its expressed chagrin.

"You have the right to dictate in the circumstances," he said, and heaved a sigh.

An ambitious sweep of stairway conducted them to a woman of middle age, elaborately gowned and radiantly effusive. She gushed over De Lys' companion.

"So good of you, dear, to come, but why so late?"

Mrs. Farhall ignored the question, her eyes anxiously divided between her escort and her hostess.

"I brought Lord de Lys, as you said I might bring a friend," she said. "Lord de Lys—Mrs. Wheeler."

Mrs. Wheeler's effusive smile became more radiant still. She shook hands heartily.

"Of course, dear Mrs. Farhall. How good of you! I'm so glad Lord de Lys was able to come. Dancing has begun. You must let me introduce you to my daughter, Lord de Lys. Mabel! Where is Mabel?"

The arrival of other guests parted them, and De Lys moved on with his beautiful partner, entering the ballroom beyond. A blaze of light met them and the strains of a melting waltz. He took advantage of his position, and, the lady assenting, they whirled into the vortex. When the dance was over he followed the course of others into an inner room, where refreshments were being served.

"What puzzles me about all this," he opened as they sat down, "is where my penalty comes in."

A debonair, dark man at the moment hove in sight and glanced at them; then bowed carefully.

"How do you do, Mr. Forbes?" said Mrs. Farhall; "I was wondering if you would be here to-night."

She spoke with friendly nonchalance, and the man addressed murmured something and looked askew at De Lys.

"I don't know if you've met Lord de Lys," she went on in the same voice. "Perhaps you haven't."

There was something new in her voice, and sensitively De Lys answered to it.

"No, I don't think—Mr. Forbes, is it? I think I've heard you mention him, Rose."

The newcomer shot an amazed, and, it seemed to De Lys, a startled glance from one to the other; but he maintained his society demeanor, acknowledging the introduction. Mrs. Farhall's face was charged with delicate color.

"Do sit down and tell me where you've been," she said.

Mr. Forbes sat down slowly, as if debating problems in his

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"What Puzzles Me About All This," He Opened as They Sat Down, "is Where My Penalty Comes In"

The Complete Muckraker

GIVING SOCIETY AND WALL STREET THEIRS

By Samuel G. Blythe

ILLUSTRATED BY PETER NEWELL



EVERY ambitious Young Muckraker should try his hand at Society and Wall Street. The best way is to muckrake them simultaneously, for Society is supposed to derive part of its sustenance from Wall Street, while Wall Street, undeniably, derives a great deal of its sustenance from Society.

The popular and accepted form of this species of muckraking is the novel, or, at least, the narrative. The most adept of our muckrakers who specialize along these lines use the same formula. They choose the names of a number of social leaders of New York and a number of Captains of Finance and tell of the orgies of the one and the crimes of the other in fervid prose, first, with striking originality, changing their names. Thus, Mrs. Astor becomes Mrs. Castor, Mr. Morgan becomes Mr. Horgan, and so on.

It is always well to make these changes to add zest to the story, which it sometimes needs, notwithstanding the horrible exposures made. Even if the reader is not taken by the tale, he will, inevitably, try to guess whom you mean, and, if you make the changes simple enough, he will be flattered because of his own ingenuity in puzzling them out and be held to the end, thus enabling the writer to implant the seed of social revolution in his mind, if the persons who read these books can be said to have any mind.

Always have a Great Moral Purpose in view and never, for a moment, admit that any society person is other than degenerate, depraved and pampered, or that any successful Wall Street man is more than a thief, a buccaneer and a highwayman. Make this clear. Then the editor can ask in his Editorial Note, or you can ask in the preface to the book: "Can Such Things Be?" and answer they can and do be, because here they are told with great fidelity to detail.

It is not necessary for you to know anything about Society or Wall Street. If you have been in neither you will do better than if you have been in both. The model here given follows closely the style of one who has achieved eminent success, he being the only muckraker who discovered, in Society, a Pomeranian pup with diamonds set in its teeth, that wore a diamond tiara and ate nothing but diamond-backed terrapin. However, this selection is no reflection on other authors who have a similar trend of thought. Get a good, lively title, thus:

ORGIES AND OGRES

By Sinton Eclair

Author of The Bungle, The Sink of Society, Musty Millionaires, etc.

CHAPTER I

Mike Montmorency stepped off the train.

Tall, lithe, with hair of an ebon hue, a piercing eye and an air of suppressed power, he had come from his old home in Alabama to seek his fortune in the vertiginous vortex of the megatherium metropolis.

Clarice, his cousin, was with him—Clarice, who, in her simple sunbonnet and her calico frock, it was easy to discern, was a queen among women.

Father was dead and Mike had sold the old plantation. He intended to practice law in New York, whither Claudie, his brother, had gone two weeks before, and had written to him to follow because it was easy money.

"How-do, Mike?" asked Claudie, who was at the station. "Come over to this auto."

"What for?" asked Mike, stunned, for Claudie, who had worn overalls and a hickory shirt when he left home two short weeks before, was attired in a green hat, a green suit, a green tie, green shoes, and carelessly exhibited a large roll of green money, clasped loosely in his left hand, in marked contrast to the priceless gems that glittered on his fingers.

"What for?" repeated Claudie. "Why, because I have brought the dowager Mrs. Blish, the dictator of Society, down to meet you. You must be O. K.'d at once. Devilish hard job I had of it, too. She said she would O. K. you to-night at the Welsh Rabbit dinner, where everybody is to appear dressed up as pieces of cheese, but I insisted you must get her indispensable O. K. at once. Come along."

Mike followed passively. In the automobile he saw a tall, thin lady, with an air of indescribable dignity, erect, distinguished, and wearing a priceless cloak that shimmered and shone as if it were crusted with gems. Mike afterward learned this priceless cloak was made of the iridescent whiskers of the bongo, of which only four are caught each year in the darkest part of Africa, some of these being beardless, by the way, thus showing how priceless it was; for the bongo, at best, is no hirsute marvel.

Claudie led him to the magnificent car. It was fifty-two feet long, and Mike noticed there were diamonds set in the handles of the doors.



"My Brother," Announced Claudie Simply. "O. K. Him, Please"

"This is my brother," announced Claudie simply. "O. K. him, please, so he may proceed to devastate Society at once."

"Pleased," said the distinguished old lady, giving him a limp hand to shake. "You're in. Which will you have, Scotch or rye?"

She touched a button, and a glass partition in the automobile swung noiselessly to the side, disclosing a perfectly-appointed buffet, with a famous Milesian bartender in charge.

"Rye," said Mike, ill at ease.

"Pshaw!" cautioned Claudie; "everybody in Society drinks Scotch. It gives results quicker."

Meantime, the great throng of outgoing passengers was eddying about Mike: the great throng of cowed and cowering men and women who, ignorant, slave, slave, slave, day after day, and stagger homeward to miserable cots in the suburbs, to come back again next day and be swallowed in that mighty maw. Oh, the shame of it!

"We shall expect you at the dinner to-night," said Mrs. Blish. "I have reserved the Edam cheese costume for you. Just shave your head and paint it red and you will do nicely. Good-by."

The automobile whirled away, killing seven wage-workers in the first block, but nobody protested. The cowed people!

"Come on, Mike," said Claudie, "to your apartments."

"But Clarice?" faltered Mike. "What about Clarice?"

"Oh," said Claudie carelessly, "I had Craigie Craig down to look her over. He has taken her to some Fifth Avenue shops to buy her a million dollars' worth of clothes."

CHAPTER II

They entered the magnificent hotel. Uniformed flunkies bowed and scraped. A gold elevator took them up. A man in a plum-colored costume, with a powdered wig, opened the door.

Room after room, with priceless rugs on the floor, priceless tapestries on the walls, priceless frescoes on the ceilings, priceless furniture scattered about, spread before Mike. Everything was priceless.

"How much does it cost?" Mike asked timorously.

"Thirty-seven thousand dollars a day," answered Claudie, nonchalantly lighting a cigarette. "Beastly hole, though. Camping out beside my own place. I'll get you something better to-morrow."

"Thirty-seven thousand dollars a day!" repeated Mike, dazed.

"Sure; none of our best Society people would stop here. Not expensive enough. Got any evening clothes with you?"

"What's the matter with these?" asked Mike, looking down at his homespun, which Clarice had made for him.

"Bosh," said Claudie. Ringing a bell, he gave a few swift directions. Presently, Gumboilski, the great tailor, came in. "Make him nine hundred and twenty suits of all kinds of clothes," ordered Claudie incisively. "Have them here in an hour."

Gumboilski swept Mike with his eyes and vanished. Just then the door opened and Clarice entered.

She wore a purple Directoire gown. On her fingers sparkled a dozen rings. A magnificent purple plume swept across her purple hat. There were jeweled buckles on her shoes.

"She'll do," said Claudie. Forty maids entered bearing hats, gowns, shoes, lingerie, every conceivable article of women's attire, including twenty-seven opera cloaks made of the skin of the antarctic chipmunk, each skin being no larger than a dime and each cloak requiring 167,544 skins.

"Claudie," insisted Mike, as Clarice went in to change her rings, "how will you pay for all this?"

"I won't," replied Claudie.

Mike was stunned.

CHAPTER III

The cheese dinner was a great success, except that Charley Chaptank—poor Charley, only fourteen, and a million a month for pocket-money—insisted he was Gorgonzola when he was distinctly Neufchâtel.

They had a german in which the principal figure was danced by sixteen young girls and sixteen men, the girls sprinkling paprika on the men and the men, in turn, pouring beer on the girls, while the matrons personated the cheese for the rabbit.

"Come," said Claudie at four A. M., "we are due at the Rouncey Rounceville's' for a week-end."

They hastened to their hotel. Mike found a Russian sable automobile coat spread out for him on the bed.

They tore through Long Island and, presently, approached a large marble house. Although it was six o'clock lights still shone in the windows.

"They're up early," said Mike.

"Haven't gone to bed yet," responded Claudie, who was driving.

Mike gazed at the house. It sat on a hill in a park of a thousand acres and it was half a mile long.

"What is it?" asked Mike.

"A cottage," said Claudie. "Merely a cottage. And Rouncey is quite ashamed of it. Just a shack, you know."

They entered the magnificent hall. Shrill laughter came from a long room to the left.

They entered. There were forty-seven tables of bridge whist going. A tall, thin, young fellow lounged out to meet them. "Howdy, Augie," said Claudie. "Not playing?"

"Just stopped," replied the tall, thin, young man. "Lost three millions to Bettie Backus."

Mike glanced around. His brother was greeted with cries of: "Hello, Claudie; good old sport. Who's the stranger?"

Mike was introduced. He met Bettie Backus. "Fairish luck to-night," she said, lighting a cigar. "Have a stein of brandy?"

Mike looked at her. Tall, exquisitely moulded, she seemed out of place, so young and girlish.

"This," said Claudie, "is Mrs. Winnie Windemere. Look out for her. She is constantly seeking an affinity."

Soon afterward the bridge players settled up. There was great laughter when Birdie Annandale bet sixteen thousand dollars with Reggie Durand she could drink six hot Scotches while he consumed a magnum of champagne.

Mike was stunned.

CHAPTER IV

At nine o'clock the hunt began. Rouncey Rounceville had especially fattened an enormous flock of dachshunds, which had been turned loose in the coverts. The sport was sure to be good.

Mike drew Mrs. Winnie Windemere. She turned her lovely eyes on him and said simply: "I'm so glad. I know you can kill them."

Mike was thrilled. He shot as he never shot before. At times, when the dachshunds were thick after being flushed, he brought down two and, turning to the gamekeepers, seized another gun and killed two more.

That night, when they totted up the score, it was discovered that Mike and Mrs. Winnie had killed nine thousand. Rouncey Rounceville gave Mike the prize. It was a solid gold runabout, with diamond hubs. It must have cost half a million. Rouncey liked to show his wealth.

After dinner, where Willie Waterhouse created great merriment by drowning two Pomeranians in the soup, Mrs. Winnie led Mike to the conservatory.

"I love you," she said simply.

"You love me?" stammered Mike.

"Certainly; I love you."

"But your husband?" said Mike, with dazzled eyes.

"My husband!" she sneered. "He doesn't count. Besides, I was cheated horribly when I got him."

"Cheated?"

"Yes; cheated. I traded with Carrie De Graffenreid last week and she palmed off her sixth on me."

"Traded husbands?" gasped Mike.

"For Heaven's sake," asked Mrs. Winnie in surprise, "what part of the world do you come from, anyhow? I thought you were accustomed to Society."

CHAPTER V

During the next week Mike learned much about the Society of New York, where he was accepted as a member.

He came to look on dinners where the cost was less than a thousand dollars a plate as mere snacks. He visited stables where favorite horses were bedded down with rarest orchids brought from the upper reaches of the Amazon for that purpose. He saw dogs that lived in mansions and had fourteen trained servants each to wait on them. He found that every woman loved another woman's husband, and that every husband was infatuated with another man's wife. He went to a ball where the requisite for admission was that each woman should wear a hundred thousand dollars' worth of jewels. He learned

(Concluded on Page 44)

The Fashionable Adventures of Joshua Craig

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL AND H. C. WALL



XIV

WRATH is a baseless flame in the intelligent aged; also, Margaret's grandmother was something more than a mere expert in social craft, and would have been a woman of the world had not circumstances compressed her to its petty department of fashionable society. Before Craig had cleared the front door she was respecting him, even as she raged against him. Insolent, impudent, coarsely insulting—yes, all these. But very much a man, a masculine force; with weaknesses, it was true, and his full measure of the low-sprung's obsequious snobbishness; but, for all that, strong, persistent, concentrated, one who knew the master-art of making his weaknesses serve as pitfalls into which his enemies were lured, to fall victim to his strength.

"Yes, he will arrive," reflected Madam Bowker. "Branch will yet have to serve him. Poor Branch! What a misery for a man to be born with a master's mind but with the lack of will and courage that keeps a man a servant. Yes, Craig will arrive! . . . What a pity he has no money."

But, on second thought, that seemed less a disadvantage. If she should let him marry Margaret they would be dependent upon her; she could control them—him—through holding the purse-strings. And when that remote time came at which it would please God to call her from her earthly labors to their eternal reward, she could transfer the control to Margaret. "Men of his origin are always weak on the social side," she reflected. "And it wouldn't be in nature for a person as grasping of power as he is not to be eager about money also."

With the advent of plutocratic fashion respect for official position had dwindled at Washington. In Rome, in the days when the imperators became mere creatures of the army, the seat of fashion and of power was transferred to the old and rich families aloof from the government and buying peace and privilege from it. So Washington's fashionable society has come to realize even more clearly than does the rest of the country that, despite spasmodic struggles and apparent spurts of reaction, power has passed to the plutocracy, and that officialdom is, as a rule, servant verging toward slavery. Still, form is a delusion of tenacious hold upon the human mind. The old lady's discoveries of Craig's political prospects did not warm her toward him as would news that he was in the way of being vastly rich; but she retained enough of the fading respect for high-titled office to feel that he was not the quite impossibility she had fancied, but was fit to be an aspirant for an aristocratic alliance.

"If Margaret doesn't fall in love with him after she marries him," reflected she, "all may be well. Of course, if she does she'll probably ruin him and herself, too. But I think she'd have enough sense of her position and of how to maintain it for herself, and for him and her children, not to be a fool."

Meanwhile Craig was also cooling down. He had meant every word he said—while he was saying it. Only one self-convinced could have been so effective. But, sobering off from his rhetorical debauch in the quiet streets of that majestic quarter, he began to feel that he had gone further, much further, than he had intended. "I don't see how, in self-respect, I could have said less," thought he. "And surely the old woman isn't so lost to decency that she can't appreciate and admire self-respect."

Still he might have spoken less harshly; might have been a little considerate of the fact that he was not making a stump speech, but was in the drawing-room of a high-born, high-bred lady. "And gad, she *is* a patrician!"

His eyes were surveying the splendid mansions round about—the beautiful window-gardens—the curtains at the windows, which he had learned were real lace, whatever that might be, and most expensive. Very fine, that way of living! Very comfortable, to have servants at

beck and call, and most satisfactory to the craving for power—trifles, it is true, but still the substantial and tangible evidence of power. "And it impresses the people, too. Gad, we're all snobs at bottom. We're not yet developed enough to appreciate such a lofty abstraction as democracy."

True, Margaret was not rich; but the old grandmother was. Doubtless, if he managed her right, she would see to it that he and Margaret had some such luxury as these grandly-housed people—"but not too much, for that would interfere with my political program." He did not protest this positively; the program seemed, for the moment, rather vague and not very attractive. The main point seemed to be money and the right sort of position among the right sort of people. He shook himself, scowled, muttered: "I am a fool! What do *I* amount to except as I rise in politics and stay risen? I must be mighty careful or I'll lose my point of view and become a wretched hanger-on at the skirts of these fakers. For they are fakers—frauds of the first water! Take their accidental money away from them and they'd sink to be day laborers, most of them—and not of much account there."

He was sorely perplexed; he did not know what to do—what he ought to do—even what he wanted to do. One thing seemed clear—that he had gone further than was necessary in alarming the old woman. Whether he wanted to marry the girl or not, he certainly did not wish, at this stage of the game, to make it impossible. The wise plan was to leave the situation open in every direction, so that he could freely advance or freely retreat as unfolding events might dictate. So he turned in the direction of the Severence house, walked at his usual tearing pace, arrived there bedraggled of collar and dingily dusty of shoe and trouser-leg.

Greater physical contrast could not have been possible than that between him and Margaret, descending to him in the cool garden where he was mopping himself and dusting his shoes, all with the same handkerchief. She was in a graceful walking costume of pale blue, scrupulously neat, perfect to the smallest detail. As she advanced she observed him with eyes that nothing escaped; and being in one of her exquisite moods, when the senses are equally quick to welcome the agreeable or to shrink from the disagreeable, she had a sense of physical repugnance. He saw her when she was still several yards away. Her dress, its harmony with her delicateness of feature and coloring, the gliding motion of her form combined to throw him instantly into a state of intoxication. He rushed toward her; she halted, shivered, shrank. "Don't—look at me like that!" she exclaimed half under her breath.

"And why not? Aren't you mine?" And he seized her, enwrapped her in his arms, pressed his lips firmly upon her hair, her cheek—upon her lips. There he lingered; her eyes closed, her form, he felt, was yielding within his embrace.

"Don't—please," she murmured, when he let her catch her breath.

"Do you love me?" he cried passionately.

"Let me go!" She struggled futilely in his plowman arms.

"Say you love me!"

"If you don't let me go I shall hate you!"

"I see I shall have to kiss you until you do love me."

"Yes—yes—whatever you wish me to say," she cried, suddenly freeing herself by dodging most undignifiedly out of his arms.

She stood a little way from him, panting, as was he. She frowned fiercely, then her eyes softened, became tender—just why she could not have explained. "What a dirty boy it is!" she said softly. "Go into the house and ask Williams to take you where you can make yourself presentable."

"Not I," said he, dropping into a seat. "Come, sit here beside me."

She laughed; obeyed. She even made several light passes at his damp mop of hair. She wondered why it was that she liked to touch him, though a few minutes before she had shrunk from it.

"I've just been down telling that old grandmother of yours what I thought of her," said he.

She started. "How did you happen to go there?" she exclaimed. She forgot herself so completely that she added imperiously: "I wanted you to keep away from her until I was ready for you to go."

"She sent for me," apologized he. "I went. We came together with a bang. She told me I wanted to marry you; I told her *you* wanted to marry *me*. She told me I was low; I told her she was a fraud. She said I was insolent; I said good-afternoon. If I hadn't marched out rather quickly I guess she'd have had me thrown out."

Margaret was sitting stone-still, hands limp in her lap.

"So you see it's all up," continued he, with a curious air of bravado, patently insincere. "And it's just as well. You oughtn't to marry me. It's a crime for me to have permitted things to go this far."

"Perhaps you are right," replied she slowly and thoughtfully. "Perhaps you are right."

He made one of his exclamatory gestures, a swift jerk round of the head toward her. He had all he could do to restrain himself from protesting, without regard to his pretenses to himself and to her. "Do you mean that, Maggie?" he asked with more appeal in his voice than he was conscious of.

"Never call me that again!" she cried. "It's detestable—so common!"

He drew back as if she had struck him. "I beg your pardon," he said with gentle dignity. "I shall not do it again. Maggie was my mother's name—what she was always called at home."

She turned her eyes toward him with a kind of horror in them. "Oh, forgive me!" she begged, her clasped hands upon his arm. "I didn't mean it at all—not at all. It is I that am detestable and common. I spoke that way because I was irritated about something else." She laid one hand caressingly against his cheek. "You must always call me Maggie—when—when"—very softly—"you love me very, very much. I like you to have a name for me that nobody else has."

He seized her hands. "You *do* care for me, don't you?" he cried.

She hesitated. "I don't quite know," said she. Then, less seriously: "Not at all, I'm sure, when you talk of breaking the engagement. I *wish* you hadn't seen grandmother!"

"I wish so, too," confessed he. "I made an ass of myself."

She glanced at him quickly. "Why do you say that?"

"I don't know," he stammered confusedly. How could he tell her?

"A moment ago you seemed well pleased with what you'd done."

"Well, I guess I went too far. I wasn't very polite."

"You never are."

"I'm going to try to do better. . . . No, I don't think it would be wise for me to go and apologize to her."

She was looking at him strangely. "Why are you so anxious to conciliate her?"

He saw what a break he had made, became all at once red and inarticulate.

"What is she to you?" persisted the girl.

"Nothing at all," he blustered. "I don't care—*that*"—he snapped his fingers—"for her opinion. I don't care if everybody in the world is against our marrying. I want just you—only you."

"Obviously," said she with a dry laugh that was highly disconcerting to him. "I certainly have no fortune—or hope of one, so far as I know."

This so astounded, so disconcerted him that he forgot to conceal it. "Why, I thought—your grandmother—that is ——" He was remembering, was stammering, was unable to finish.

"Go on," she urged, obviously enjoying his hot confusion.

He became suddenly angry. "Look here, Margaret," he cried, "you don't suspect me of ——"

She put her fingers on his lips and laughed quietly at him. "You'd better run along now. I'm going to hurry away to grandmother, to try to repair the damage you did." She rose and called, "Lucia! Lucia!"

The round, rosy, rather slovenly Miss Severence appeared in the little balcony—the only part of the house in view from where they sat.

"Telephone the stables for the small victoria," called Margaret.

"Mother's out in it," replied Lucia.

"Then the small brougham."

"I want that. Why don't you take the electric?"

"All right."

Lucia disappeared. Margaret turned upon the deeply-impressed Craig. "What's the matter?" asked she, though she knew.

"I can't get used to this carriage business," said he. "I don't like it. Where the private carriage begins just there democracy ends. It is the parting of the ways. People who are driving have to look down; people who aren't have to look up."

"Nonsense!" said Margaret, though it seemed to her to be the truth.

"Nonsense, of course," retorted Craig. "But nonsense rules the world." He caught her roughly by the arm. "I warn you now, when we ——"

"Run along, Josh," cried she, extricating herself and laughing, and with a wave of the hand she vanished into the shrubbery. As soon as she was beyond the danger of having to continue that curious conversation she walked less rapidly. "I wonder what he really thinks," she said to herself. "I wonder what I really think. I suspect we'd both be amazed at ourselves and at each other if we knew."

Arrived at her grandmother's she had one more and huger cause for wonder. There were a dozen people in the big salon, the old lady presiding at the tea-table in high good humor. "Ah—here you are, Margaret," cried she. "Why didn't you bring your young man?"

"He's too busy for frivolity," replied Margaret.

"I saw him this afternoon," continued Madam Bowker, talking aside to her alone when the ripples from the new stone in the pond had died away. "He's what they call a pretty rough customer. But he has his good points."

"You liked him better?" said the astonished Margaret.

"I disliked him less," corrected the old lady. "He's not a man any one"—this with emphasis and a sharp glance at her granddaughter—"likes. He neither likes nor is liked. He's too much of an ambition for such petty things. People of purpose divide their fellows into two classes, the useful and the useless. They seek allies among the useful, they avoid the useless."

Margaret laughed.

"Why do you laugh, child? Because you don't believe it?"

Margaret sighed. "No; because I don't want to believe it."

XV

CRAIG dined at the Secretary of State's that night, and reveled in the marked consideration every one showed him. He knew it was not because of his political successes, present and impending; in the esteem of that fashionable company his success with Margaret overtopped them. And while he was there, drinking more than was good for him and sharing in the general self-complacence, he thought so himself. But waking up about three in the morning, with an aching head and in the depths of the blues, the whole business took on again its grimmest complexion. "I'll talk it over again with Grant," he decided, and was at the Arkwright house a few minutes after eight.

It so happened that Grant himself was wakeful that morning and had got up about half-past seven. When Craig came he was letting his valet dress him. He sent for Craig to come up to his dressing-room. "You can talk to me while Walter shaves me," said Grant from the armchair before his dressing-table. He was spread out luxuriously, and Josh watched the process of shaving as if he had never seen it before. Indeed, he never had seen a shave in such pomp and circumstance of silver and gold, of ivory and cut glass, of essence and powder.

"That's a very ladylike performance for two men to be engaged in," said he.

"It's mighty comfortable," answered Grant lazily.

"Where did you get that thing you've got on?"

"This gown? Oh, Paris. I get all my things of that sort there. Latterly I get my clothes there too."

"I like that thing," said Craig, giving it a patronizing jerk of his head. "It looks cool and clean. Linen and silk, isn't it? Only I'd choose a more serviceable color than white. And I'd not have a pink silk lining and collar in any circumstances."

He wandered about the room. "Goshalimity!" he exclaimed, peering into a drawer. "You must have a million neckties. And"—he was at the partly-open door of a huge closet—"here's a whole roomful of shirts—and another of clothes." He wheeled abruptly upon the smiling, highly-flattered tenant of the armchair. "Grant, how many suits have you got?"

"Blest if I know. How many, Walter?"

"I really cannot say, sir. I know 'em all, but I never counted 'em. About seventy or eighty, I should say, not counting extra trousers."

Craig looked astounded. "And how many shirts?"

"Oh, several hundred of them, sir. Mr. Grant's most particular about his linen."

"And here are boots and shoes and pumps and gaiters and Lord knows what and what not—enough to stock a shoestore. And umbrellas and canes! How do you carry all that stuff round on your mind?"

Grant laughed like a tickled infant. All this was as gratifying to his vanity as applause to Craig's. "Walter looks after it," said he.

Craig lapsed into silence, stared moodily out of the window. The idea of his thinking of marrying a girl of Grant's class! What a ridiculous, loutish figure he would cut in her eyes! Why, not only did he not have the articles necessary to a gentleman's wardrobe, he did not even know the names of them, nor their uses! It was all very well to pretend that these matters were petty. In a sense they were. But that sort of trifles played a most important part in life as it was led by Margaret Severence. She'd not think them trifles. She was probably assuming that, while he was not quite up to the fashionable standard, still he had a gentleman's equipment of knowledge and of toilet articles. "She'd think me no better than a savage—and I'm not much above the savage state, as far as this side of life is concerned."

Grant interrupted his mournful musings with: "Now, if you'll excuse me, I'll have my bath."

And, Walter following, he went in at a door to the right, through which Craig had a glimpse of marble walls and floor, of various articles of truly Roman luxury. The moments dragged away until half an hour had passed.

"Arkwright!" Josh called out. "What are you doing all this time?"

"Massage," responded Grant. "You can come in."

Craig entered the marble chamber, seated himself on a corner of the warmed marble couch on which Grant lay

luxuriating in Walter's powerful massage. "Do you go through this thing often?" demanded he.

"Every morning—except when I'm roughing it. You ought to take massage, Josh. It's great for the skin."

Craig saw that it was. His own skin, aside from his hands and face, was fairly smooth and white; but it was like sandpaper, he thought, beside this firm, rosy covering of the elegant Arkwright's elegant body. "Get through here and send Walter away," he said harshly. "I want to talk to you. If you don't I'll burst out before him. I can't hold in any longer."

"Very well. That'll do, Walter," acquiesced Grant. "And please go and bring us some breakfast. I'll finish dressing afterward."

As soon as the door closed on the valet, Craig said: "Grant, I've got myself into a frightful mess. I want you to help me out of it."

Grant's eyes shifted. He put on his white silk pajamas, thrust his feet into slippers, tossed the silk-lined linen robe about his broad, too square shoulders, and led the way into the other room. Then he said: "Do you mean Margaret Severence?"

"That's it!" exclaimed Craig, pacing the floor. "I've gone and got myself engaged ——"

"One minute," interrupted Arkwright in a voice so strange that Joshua paused and stared at him. "I can't talk to you about that."

"Why not?"

"For many reasons. The chief one —— Fact is, Josh, I've acted like a howling skunk about you with her. I ran you down to her; tried to get her myself."

Craig waved his hand impatiently. "You didn't succeed, did you? And you're ashamed of it, aren't you? Well, if I wasted time going round apologizing for all the things I'd done that I'm ashamed of I'd have no time left to do decently. So that's out of the way. Now, help me."

"What a generous fellow you are!"

"Generous? Stuff! I need you. We're going to stay friends. You can do what you please—I'll like you just the same. I may swat you if you get in my way; but as soon as you were out of it—and that'd be mighty soon and sudden, Grant, old boy—why, I'd be friends again. Come, tell me how I'm to get clear of this engagement."

"I can't talk about it to you."

"Why not?"

"Because I love her."

Craig gasped: "Do you mean that?"

"I love her—as much as I'm capable of loving anybody. Didn't I tell you so?"

"I believe you did say something of the kind," admitted Craig. "But I was so full of my own affairs that I didn't pay much attention to it. Why don't you jump in and marry her?"

"She happens to prefer you."

"Yes, she does," said Craig with a complacence that roiled Arkwright. "I don't know what the poor girl sees in me, but she's just crazy about me."

"Don't be an ass, Josh!" cried Grant in a jealous fury.

Craig laughed pleasantly. "I'm stating simple facts. Do you suppose, if I were to break the engagement, she'd take it really seriously to heart?"

"I fancy she could live through it if you could. She probably cares no more than you do."

"There's the worst of it. I want her, Grant. When I'm with her I can't tolerate the idea of giving her up. But how in the mischief can I marry *her?* I'm too strong a dose for a frail, delicate little thing like her."

"She's as tall as you are. I've seen her play athletes to a standstill at tennis."

"But she's so refined, so ——"

"Oh, fudge!" muttered Arkwright. Then louder: "Didn't I tell you not to talk to me about this business?"

"But I've got to do it," protested Craig. "You're the only one I can talk to—without being a cad."

Arkwright looked disgusted. "You love the girl," he said bitterly, "and she wants you. Marry her."

"But I haven't got the money."

Craig was out with the truth at last. "What would we live on? My salary is only seventy-five hundred dollars.



"I've Got to Kill Something," He Yelled. "Why Not You?"

If I get the Attorney-Generalship it'll be only eight thousand, and I've not got twenty thousand dollars besides. As long as I'm in politics I can't do anything at the law. All the clients that pay well are clients I'd not dare have anything to do with—I may have to prosecute them. Grant, I used to think Government salaries were too big, and I used to rave against office-holders fattening on the people. I was crazy. How's a man to marry a *lady* and live like a *gentleman* on seven or eight thousand a year?"

"And you used to rave against living like a gentleman," thrust Grant maliciously.

Craig reddened. "There it is!" he fairly shouted. "I'm going to the devil. I'm sacrificing all my principles. That's what this mixing with swell people and trying to marry a fashionable lady is doing for me!"

"You're broadening out, you mean. You're losing your taste for tommy-rot."

"Not at all," said Craig surlily. "I'll tell you what I'm going to do. I'm going to see the girl to-day and put the whole case before her. And I want you to back me up."

"I'll do nothing of the sort," cried Grant. "How can you ask such a thing of *me?*"

"Yes, you must go with me to-day."

"I've got an engagement—garden-party at the British Embassy."

"Going there, are you? . . . . Um! . . . Well, we'll see."

The breakfast came and Craig ate like a ditch digger—his own breakfast and most of Grant's. Grant barely touched the food, lit a cigarette, sat regarding the full-mouthed Westerner gloomily. "What *did* Margaret see in this man?" thought Grant. "True, she doesn't know him as well as I do; but she knows him well enough. Talk about women being refined! Why, they've got ostrich stomachs."

"Do you know, Grant," said Craig thickly, so stuffed was his mouth, "I think your refined women like men of my sort. I know I can't bear anything but refined women. Now, you—you've got an ostrich stomach. I've seen you quite pleased with women I'd not lay my finger on. Yet most people'd say you were more sensitive than I. Instead, you're much coarser—except about piffling, piddling, paltry non-essentials. You strain at a gnat and swallow a camel. I shouldn't be a bit surprised if Margaret had penetrated the fact that your coarseness is inbred while mine is mere surface. Women have a surprising way of getting at the bottom of things. I'm a good deal like a woman in that respect myself."

Grant thrust a cigar upon him, got him out of the room and on the way out of the house as quickly as possible. "Insufferable egotist!" he mumbled, by way of a parting kick. "Why do I like him? I don't believe I do!"

He did not dress until late that afternoon, but lay in his rooms, very low and miserable. When he issued forth it was to the garden-party—and immediately he ran into Margaret and Craig, apparently lying in wait for him. "Here he is!" exclaimed Josh, slapping him enthusiastically on the back. "Grant, Margaret wants to talk with you. I must run along." And before either could speak he had darted away, plowing his way rudely through the crowd.

Margaret and Grant watched his progress—she smiling, he surly and sneering. "Yet you like him," said Margaret.

"In a way, yes," conceded Arkwright. "He has a certain sort of magnetism." He pulled himself up short. "This morning," said he, "I apologized to him for my treachery; and here I am at it again."

"I don't mind," said Margaret. "It's quite harmless."

"That's it!" exclaimed Grant in gloomy triumph. "You can't care for me because you think me harmless."

"Well, aren't you?"

(Continued on Page 40)

MEMORIES OF AUTHORS

Bayard Taylor
Poet—Novelist—Dramatist

By WILLIAM WINTER

ILLUSTRATED BY HERMAN C. WALL



"What a Lovely Day This is! *I'm Going Home to Write Poetry!*"

WHAT is poetry and what are the faculties that constitute a poet? In the course of a long life, devoted to the art of writing, I have talked with many authors and have read hundreds of books, but I have not obtained an explicit, illuminative, decisive answer to those inquiries. The critic is ready with his theory, the rhetorical treatise is ready with its definition, but neither theory nor definition reveals the heart of the mystery. The thing that is *not* poetry, though set forth in verse, is readily recognized, and it can be distinctly defined; the magic that irradiates verse and makes poetry out of prose is felt rather than known, and exact specification of it eludes the dexterity of the grammarian.

Observation likewise perceives, among even expert judges of verse, wide disparities of opinion as to the poetic element. Johnson, who admired Young, could see no poetry in Gray. Byron, who admired Pope, could see no poetry in Cowper. To Macaulay the nightingale was Milton and, comparatively, other singers were wrens. Thackeray, who disliked Byron, was charmed with Addison's lines on the Spacious Firmament, and he found Johnson's Ode on the Death of Leavitt so poetic as to be "sacred." Carlyle despised Lamb, but he adored Burns. Coleridge, the worshiper of Wordsworth, was contemptuous of Moore. Poe belittled Burns and disparaged Longfellow, but he perceived divine fire in Mrs. Browning. Emerson was actually able to discern poetry in Walt Whitman! Aldrich, the disciple of Herrick, was blind to the intrinsic glamour of Holmes.

Among the bards themselves there is, furthermore, a perplexing disparity of method in the invocation of the Muse. Whence is the impulse derived? Scott affirmed that, while he took no pains with his prose, he wrote his verse with great care. Byron was accustomed to incite inspiration by reading a fine passage from some other poet, after which he would write at full speed, in a fever heat. Moore found poetic stimulant in looking at the sunset. Wordsworth, keenly susceptible to every influence of physical Nature, walked alone in the lonely, beautiful Cumberland country, composing his verses, often speaking them aloud, and committing them to memory as he composed them. Burns, apparently the most sweetly natural singer since Shakespeare (as long ago was said by William Pitt), himself testified that the influence that most exalted and enraptured him was that of a stormy wind howling among the trees and raging over the plain, and that whenever he wanted to be "more than ordinary in song," he put himself "on a regimen of admiring a fine woman." Richard Henry Stoddard—whose Songs of Summer comprise some of the loveliest and some of apparently the most spontaneous lyrics existent in the English language—told me that sometimes he wrote the first draft of a poem in prose and afterward turned it into verse. Edmund Clarence Stedman, whose poetic achievement made his name illustrious in American literature, told me that it was his custom to select with care the particular form of verse that he designed to use, and sometimes to invent the rhymes and write them at the ends of the lines which they were to terminate, thus making a skeleton of a poem as a ground-work on which to build. To my mind it seems that the poet should be like the Æolian harp, which makes music when its strings are swept by the breeze; but, in the presence of so much perplexity of fact and opinion, a certain audacity appears to be requisite to declare that anybody is a poet or that anything is poetry.



"I Found in My Bedroom a Huge Tub of Icy Water"

Years ago I had the pleasure of friendly intercourse with one man of letters who possessed, in ample measure, that particular form of intrepidity. That man was the Rev. William Rounseville Alger, at one time a popular preacher in Boston, and famous for his impassioned eloquence. Alger will be remembered as the biographer (1877) of the tragedian, Edwin Forrest, and also because of the service that he did to literature by composing, or translating, or paraphrasing a considerable number of Oriental poems, valuable alike for their meaning and their melody. He was a man of acute and copious sensibility, of a feminine temperament, quickly and keenly appreciative, and easily moved to tears. No poet could have wished for a more receptive, responsive auditor. The poetic element that especially he recognized and loved was *feeling*, and that element he found in the poetry of Bayard Taylor, whom he ranked, and did not hesitate to designate, in many a conversation with me, as "the foremost and best of American poets."

I never had the opportunity of mentioning that opinion to Bayard Taylor, a fact which I deeply regret, for the knowledge of it would have been a great satisfaction to him. Taylor was a rapid, discursive, voluminous writer: few American authors have written so much and in such various departments of literature. But of all his writing that which he chiefly valued—that, in comparison with which the rest, in his esteem, was accounted nothing—was his poetry. (He began as a writer of verse, his first publication having been a poem contributed to THE SATURDAY EVENING POST, of Philadelphia, and as a writer of verse he ended, with his noble poem of Prince Deucalion.) On that subject he often spoke and wrote to me, and always with the candor that was eminently characteristic of his ingenuous, simple nature; for, with great practical knowledge of the world, Bayard Taylor was simplicity itself. I recall a remark of his to me that seemed to reveal, in a flash, his whole nature: "What a lovely day this is!" he said; "*I'm going home to write poetry!*" As he spoke he was the incarnation of exultant happiness.

Taylor's rank as a poet will be determined after another generation of readers has arisen—when he is no longer remembered as specifically a traveler and a journalist; and that rank will be high. He was, distinctively, a poet, but, under the pressure of necessity, he delved in so many lines of literary labor that his miscellaneous publicity obscured him in the vision of his own period. It has taken America some time to learn the exceptional value and abiding charm of such verse as that of William Cullen Bryant and such prose as that of Donald G. Mitchell, and to realize that it possessed, in Fitz-Greene Halleck, one of the strongest, sweetest poets who have swept the harpstrings of the human heart. Time will do justice to the fine poetic genius of Bayard Taylor.



"'Your *Poetry?*' He Exclaimed; 'Have *You* Ever Written Any *Poetry?*'"

Good fortune attended Taylor's career (1825-1878), but the full recognition that he merited was not accorded till after his death; and possibly it would not have been accorded then but for the indubitable success of his magnificent metrical version of Faust. It is the conventional opinion that a writer who succeeds in one thing must, necessarily, fail in others. Taylor's conceded renown with the multitude was that of a traveler and lecturer on travel. The fact that he was novelist, dramatist and—above all else—poet, was unappreciated, and sometimes even unknown. A humorous incident, related to me by him, illustrates this ludicrous truth.

"I had delivered a lecture in one of our rural towns"—so said my old friend—"and several of my auditors were accosting me with expressions of their satisfaction. One person in particular was effusively eager, saying: 'I am *delighted*, Mr. Taylor, to make your acquaintance. *I have read everything that you have ever written*, and have greatly enjoyed it all.' This was pleasant to hear, and, as he grasped my hand with evident friendship, I responded with a request for his opinion of my poetry. A look of overwhelming astonishment and perplexity came into his face. 'Your *poetry?*' he exclaimed; 'have *you* ever written any *poetry?*' This, I need not tell you, satisfied my curiosity."

The humor of that incident was not lost upon the poet. Indeed, a sense of humor was one of Taylor's most propitious and most charming attributes, and with him, as with all other persons who possess that blessing, it served as a shield against petty troubles and as a cordial stimulant to philosophical views of life. He was like a boy, also, in his love of fun. I remember the glee with which he told me of a personal experience at the home of that austere philosopher and preceptor, Rev. Horace Mann—a clergyman, orator and reformer, at one time very prominent in New England life—among whose several enthusiastic propensities of culture was a fanatical devotion to the use,

external and internal, of cold water. "Every morning, the year round," said Taylor, "he immersed himself in it; he drank nothing else; and he seemed to expect his guests to follow his example. I had delivered a lecture in his town, and I was kindly entertained at his house. It was mid-winter and bitterly cold. I found in my bedroom a huge tub of icy water, intended for my morning bath; and my host directed my attention to it, with strong approval of its utility. I had a good wash when the morning came, but not in that tub! He was left, however, in the comforting belief that I had taken the plunge, for I managed to wet all the towels and to scatter water all over the floor. He was an excellent person, and it would have been a pity to disappoint him."

A conspicuous product of Taylor's playful humor is the Echo Club, first published serially and afterward (1876) in a book. It incorporates imitations of the styles of many of the writers of verse who were his contemporaries, and therein it follows the tradition of the Rejected Addresses and is remotely kindred with the delicious comicalities of Calverley. Adverting to those squibs, which are, in fact, parodies, he sent this message to me, from Gotha, October 6, 1872:

. . . All the papers were welcome, I assure you, and even the sight of your unforgeable MS. was refreshing to mine eyes. Moreover, here was evidence that you have already forgiven me for my abominable effort at imitating some of your best poems, making comic the very qualities in them which I most enjoy. I may congratulate myself, I think, on having finished the series of travesties without having (so far as I know) given lasting offense to any of the victims. Yet, stay!—I almost doubt of being pardoned by Mrs. Howe. It was a perilous undertaking, just at present, and I might easily have had worse luck. . . .

Several of those travesties are notably felicitous and all of them are amusing. A certain imitation that he wrote of Longfellow was not printed—as he feared, needlessly, that Longfellow would feel hurt by it and would take offense. It is a parody of The Psalm of Life and it gives the reverie of a pensive moralist in a farmyard. Taylor, in his mood of boyish frolic, once repeated it to me. The beginning is something like this:

Musing o'er the frail inclosure
Which contains the feeding swine,
Solemn thought and sweet composure
Permeate this brain of mine.

And then the philosophic bard, observing the selfish conduct of the porkers—how the larger ones contend for place at the trough, and how the smaller ones are pushed off and trodden down—perceives an obvious analogy to the conduct of human beings, and melodiously sets forth that thus it is in human life.

Taylor's finest poem, in sublimity of theme, grandeur of conception and spontaneity of rhythmical eloquence, is The Masque of the Gods. The cherished copy of it that he sent to me is inscribed: "To William Winter, from his old friend Bayard Taylor. New York, May 30, 1872." The words that he provides for Apollo to speak express himself:

Mine the simpler task
To build one bridge that reaches to the sky,
To teach one truth that brings eternal joy,
And from the imperfect world the promise wrest
Of one perfection. If than this Man needs
A broader hope, a loftier longing, yet
This he must have; bereft of it he dies.
He cannot feed on cold, ascetic dreams,
And mutilate the beauty of the world
For something far and shapeless: he must give
His eyes the form of what in him aspires,
His ears the sound of that diviner speech
He pines to speak, his soul the proud content
Of having touched the skirts of perfect things.

In special reference to this poem Taylor wrote to me a characteristic letter, eloquent equally of his affectionate heart and his wonderfully enthusiastic spirit:

IRVING HOUSE, N. Y., May 28, 1872.

My dear, true Winter:

. . . I hope you'll like the Masque, for it is certainly the best thing I've yet done. The fact of your liking Iris convinces me that you will. I feel that I am only just now getting command of my true speech in poetry. I have always had faith in the Art of Song, a faith as intense as that of an early Christian martyr. I never look back more than a year over my unfinished work, but always forward, and always occupy my fancy with the new and half-formed conceptions.

I think I feel more actual poetic "frenzy" now than ever before in my life, and I can only attribute it to the steady drudgery, for years, which now enables me to move freely in all rhythmical shackles, so that the form of poetry is a servant to the mind, not a master, as at first.

This, with the equally religious faith that a devotion to Art, unshaken by the criticism, the whims or the tastes of the day, will surely reward the believer, in the end, is all the explanation I can give. The trouble is not with our poetical conceptions—we all have them—but we must conquer language and rhythm and forms of thought before we can represent them with the freedom and symmetry of life.

Since I have reached this conviction I am happy. The Masque is a dead failure, as a *publication:* the sale is only about 600 copies: but I do not care one whit. I feel that I have advanced, and (so far as one can judge of himself) on the true path. I will follow it, though I starve.

I take a certain amount of mechanical hack-work, in order to buy the rest of my time for myself, and I mean to use that hard-bought time to do *my own work.* If good, it *will* be recognized, some time; if bad, it ought to perish.

Meantime, one must have some support and encouragement, and I have enough in the sympathy of a few friends and poets like yourself. You are *not,* and never will be, a failure to me: I find in you the same higher and finer laws of Art which I am trying to make my own. . . . Remember that I shall always be, as I am now, most faithfully and affectionately, your friend

BAYARD TAYLOR.

The year 1876 was, in the general mind of the American Republic, convalescent after the disease and anguish of hideous civil war, a year of amity and reconciliation. It brought the anniversary of the Declaration of Independence, and it stimulated throughout the country a joyous impulse to exult in the triumph of popular government and to celebrate the growth and prosperity of the nation. A jubilee was ordained, to occur in Philadelphia on the Fourth of July, and Taylor was asked to participate in it as the poet of that national occasion. He appreciated the honor and he accepted the duty. The Society of the Army of the Potomac, meanwhile, had arranged for its annual reunion to be held in the same city, in the month of June, and he had promised to be present and to deliver a poem. At that time Taylor and I were neighbors, dwelling in houses almost opposite to each other, in East Eighteenth Street, New York, and, as we were also colleagues in the Tribune, our meetings were frequent; and when we did not meet we sometimes exchanged notes.



The Influence That Most Exalted Him was That of a Stormy Wind Raging Over the Plain

On April 7 he wrote to me: "I've at last hung a string into my dissolved conceptions, and the alum of the Ode is slowly beginning to crystallize upon it." The formidable occasion was then distant less than three months, and now he began to consider that he might not be able to produce two poems, of a patriotic character, responsive to the requirements of two occasions occurring so closely together, and he asked me to relieve him of one of those engagements. This I agreed to do, and the result was that the Society of the Army of the Potomac invited me to be its poet in that jubilee year, and Taylor was left free to concentrate his thoughts upon the magnificent Ode with which, on the Fourth of July, standing in front of Independence Hall, he electrified a vast multitude and gained for himself a laurel that never can fade: for there is no other poem that so fully and so eloquently expresses the central thought of American civilization and the passionate enthusiasm for liberty by which that civilization is permeated and sustained.

Taylor's memory of the Centennial Celebration and of his own brilliant achievement was expressed to me in the following letter, written three days after the delivery of the Ode:

142 EAST 18TH STREET, N. Y., July 7, 1876.

My dear Winter:

I found your whole-hearted note of congratulation at the office this morning. It is one of *five* already received, and all of the same cheering strain. You don't know—but, yes, *you* do!—how comforting and encouraging is such recognition.

As for myself, I don't know how it was, nor can I yet understand—but I did what I never saw done before, and certainly shall never do again: thousands of common people were silenced, then moved, then kindled into a flame, *by poetry!* It was this grand instinctive feeling of *the mass* which amazed me most. I must tell you all about it when we meet: I cannot now. I am suffering the natural reaction after such an immense nervous tension. But, let spite and disparagement do their worst! They *can't* take away from me the memory of that half-hour!

Perhaps I shall see you to-morrow. I am tired and overworked (having written five leaders and a column of reviews this week, besides the Fourth), and can't go up to you for a few days yet. . . .

Thank you, over and over again, dear old fellow!

Ever yours faithfully,
BAYARD TAYLOR.

Our meeting, which presently occurred, was a jovial one, and great was our enjoyment in recounting to each other the incidents of our experience as patriotic bards. Taylor's delight in the triumphant success of his Ode was almost pathetic in its childlike ecstasy of happiness.

Neither of us had any reason for regret. The poem that I wrote for the Society of the Army of the Potomac, and delivered at the Philadelphia Academy of Music, is called The Voice of the Silence—its intention being to indicate the admonitions that proceed out of the tranquillity of Nature, in places, now silent and peaceful, that have been tumultuous and horrible with strife, and, incidentally, to declare that there is active spiritual impartment in the seeming quiescent physical world. The scene, as I recall it, presented a superb pageant of life and color. There was a multitudinous audience. The stage was thronged with men renowned in war and eminent in peace. General Hancock presided. My seat was at the left of that commander, and on my left sat General Sherman. I had not before met those famous chieftains, and presently I obtained an amusing assurance that we had indeed been strangers.

General Hancock was visibly suffering from nervous trepidation, as he inspected the printed order of exercises and prepared to begin the proceedings. "From New York, sir?" he said, turning to me, in a bewilderment of inquiry. Almost at the same moment General Sherman, who also was inspecting the program—but with a bland composure curiously contrastive with his military colleague's excitement—smote me upon the shoulder and cheerfully inquired: "Do I understand that this is *a poem of your own composition* you intend to deliver?" Reassured by favorable affirmation on both these points the warriors seemed to accept the situation, and the speaking was begun.

I have addressed many audiences, but never an audience more eagerly responsive and generously enthusiastic than that assemblage of my brethren of the Society of the Army

(Continued on Page 50)

THE SATURDAY EVENING POST



REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By Subscription $2.25 the Year. Single copies, five cents.
Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions $3.75. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, NOVEMBER 21, 1908

A Penitential Political Season

ONE must make due allowance for the frailties of human nature. In the heat of a campaign the temptation to say things that may appeal to some voters' prejudices is, perhaps, fairly irresistible.

Alleging that Taft thinks a dollar a day all that workmen are entitled to, or that Bryan contemptuously regards workmen as public beggars, or that the change of Administration was responsible for the panic of 1893, or that a clique deliberately brought on the panic of 1907, or that injunctions are the bulwark of the lowly, or that the cost of living hasn't actually advanced but that people are more extravagant—all of these allegations might be excused as temporary lapses from veracity under unusual circumstances—like the stereotyped election forecasts.

What we regret is that nothing is done about it afterward. The larger number of those conspicuously engaged on both sides in the late campaign are personally honest, kindly men, whose word is good in all ordinary relations. They would scorn to pass a counterfeit bill on a farmer. They would not recommend rough-on-rats for your cold even if they were overstocked to the roof with it. We would not require the humiliation of a public apology and retraction, either.

But it would be pleasant to learn that the management and leading organs on both sides had decided to retire a little from the world and ponder various statements to which they gave currency during the campaign, gently searching their souls the while. It might even be disguised as a fishing excursion.

What we mean is, in substance, that, along with the blazing tar barrels, the brass bands and the ratification meetings which follow election, there should go a large but not necessarily conspicuous order for sackcloth and ashes.

Bench-Made Law

WITHIN a year the Bureau of Labor has reported twenty-five important labor decisions, under statute law, by the higher courts. In thirteen cases the decision turned in whole or in part upon the constitutionality of the statute. In the other twelve cases, it is pretty safe to say, the constitutionality of the statute had already been passed upon. These thirteen statutes were upon such subjects as employers' liability for injuries, age limit for children in factories, monthly payment of wages, right to organize, hours of labor for women and for trainmen, payment of wages in scrip.

Sometimes the statute was upheld; sometimes overthrown. A lower court said that a law licensing barbers was unconstitutional; a higher court that it was not. An Oregon statute limiting hours of labor for women was sustained; a New York statute limiting hours of labor for women was held void. A majority of the United States Supreme Court thought the employers' liability law affecting railroads unconstitutional; a minority of the same court thought it constitutional.

It is impossible to read these and similar decisions with an open mind and not perceive that in many cases the Constitution had nothing to do with it. Rarely, if ever, will any legislature pass a bill that is in defiance of the Constitution. The fatuity of such an act is too obvious. The statute having been brought into court on some constitutional question—as almost any statute may be—the judges incline toward it or against it accordingly as it comports with their notions of what the law ought to be.

To say what the law ought to be is the function of legislation; hence a quite general and safe opinion that the courts make law, which is not properly their business.

Government by the Dead

OFTEN, as with the Federal employers' liability act and the New York law limiting hours of labor for women, the courts annul a statute which expresses the modern idea of justice. So they are accused of being biased by reactionary class prejudices. A deeper reason is that judges, being lawyers first, were nourished upon the common law, whose individualistic, anti-social spirit is not in accord with the modern spirit.

Really, one of the graver problems now confronting the people of the United States is what to do with Sir Edward Coke, Sir William Blackstone and other luminaries of the common law. They sit heavy on our necks. Not only is the reasoning which annuls a popular statute often derived from them, and their dogmas incorporated in our constitutions, but it is fairly axiomatic that a statute in derogation of the common law is to be construed strictly — that is, given as little effect by the courts as possible. Professor Roscoe Pound says: "If Coke were to come among us . . . he would be thoroughly at home in our constitutional law. All that might surprise him would be that so much had been taken from and made of his labors, with so little acknowledgment of the source."

Now, Coke died two hundred and seventy-five years ago. It is time for a funeral. The spirit of the common law is not the modern spirit. Law, to be sure, is always to some extent a government of the living by the dead. But we think they needn't be so awfully dead. Election of judges is condemned by most lawyers. Yet in so far as that method does tend to substitute the common sense for the common law it is not without compensations.

The Scarecrow of Pauper Wheat

MORE than twenty years ago an authority on economics declared that the low price of wheat was "the most searching question of the day." Wheat was then seventy-five cents at Chicago, and the Department of Agriculture estimated the farm value of that year's crop at sixty-four cents a bushel, the lowest then recorded. The farm value of the five preceding crops had averaged about a dollar a bushel. A theory was more or less current that Argentina would, presently, gobble our export trade in wheat, or force us to sell abroad at ruinously low prices.

The South American country had a great area suitable to the cultivation of wheat, and it had cheap labor; in fact, it ate very little of the wheat it produced. This cheaply-raised grain looked like a formidable competitor. It has been a competitor, and has influenced the price of wheat in the United States. For example, only the other day the price crossed a dollar at Chicago on reports of damage by frost to the growing Argentine crop.

But it has been by no means the ruinous competitor that some people thought it would be. Wheat production in Argentina has not increased very much. The last five years the crop has averaged about a hundred and thirty-five million bushels, of which a hundred million bushels has been exported. This is nearly as much as we have exported, but our exports amount to only one-fifth of our crop; Argentina's to nearly four-fifths. Our farmers haven't come down to the Argentine standard of living. On the contrary, the price of wheat here has, of late, been on the advancing hand.

The truth is, foreign pauper labor competition is mostly a scarecrow. Pauper labor can't compete. It is not efficient. See the ineffectual efforts to make India and Egypt formidable competitors with us in cotton growing.

When Argentina eats four-fifths of her wheat we must begin to look out for her.

Seeing the Town

IT SADDENS us to hear so often that New York is corrupting the country. Divorce, speculation, décolleté gowns, stock-watering, extravagance, cigarettes for women, clearing-house certificates, and even musical comedy—all are charged to the sinister influence of the metropolis. As a fruitful source of bank embezzlements a specialist on that subject recently mentioned "Broadway's gorgeous hotels and restaurants, bars, myriad of theatres turning night into day; the flood of money upon which this life is borne along . . . a dining-room at two o'clock A. M. with sixty thousand dollars' worth of women's gowns at the tables and three thousand dollars' worth of food in process of consumption."

But this is not a spectacle of New York corrupting the country. On the contrary, it is a spectacle of the country corrupting New York. Those gorgeous hotels, restaurants, bars, theatres and brokers' offices are overflowing with people from Harrisburg, Chillicothe, Kokomo, Oshkosh, Omaha, Great Falls and Albuquerque.

Left to itself, New York, probably, would take a mutton chop and tea at six, read a few chapters of Uncle Tom's Cabin and retire at nine. The true picture of Father Knickerbocker would represent a distressed and groggy gentleman dutifully struggling to keep up with visiting friends from Pittsburg. Upon notice that a valued customer from the sweet-smelling hay-belt is coming to town, the New Yorker heaves a sigh, drops a tear and lays in a stock of bromides.

This demoralization of our chief city is not right or seemly. For the protection of little old New York there should be a law that no countryman shall enter the borough of Manhattan unless muzzled and with blinders on.

How to be Rich Without Money

THE trial of Banker Morse, of New York, who contributed so opportunely to the panic of 1907, reminds us again how illogical is that sentiment of hostility which the poor too often entertain for the rich. It is based upon the great and deplorable misconception that in order to be rich a man must have money. If the simple truth, that a man may be as rich as he likes without having any money at all, were better understood, class feeling would diminish; hobo and millionaire would regard each other in brotherly sympathy as fellow-workers with different methods.

It is related of an ingenious but impecunious young man that he always stopped at the most expensive hotels because the tailors and haberdashers would then give him credit, and so long as he dressed lavishly the hotel would let his bill run. Three gentlemen in a Western city are now under arrest for swindling high-priced restaurants. They spent money so prodigally in the restaurants that the proprietors readily cashed their checks, which were bogus. In Mr. Morse's institutions, it appears from the testimony, he was regarded as so great a financier that nobody dared question his borrowings, and as long as the assets of the bank held out he was a great financier.

Reduced to plain terms, the operation is this: Borrow a thousand dollars from the first man you meet; then, as you are able to flourish a thousand dollars in his face, his respect for you will prevent him from demanding payment.

The world is not divided into haves and have-nots, but into haves, have-nots and have-minuses. The latter furnish a considerable proportion of our millionaire class.

Some of Our Lady Friends

ONE of the pleasant functions of the press is to extend our circle of acquaintances. Every month millions of readers are, by this sociable agency, introduced on the most intimate terms to some lady whose conduct conforms to the newspaper rule that only the exceptional is interesting. Without the troublesome preliminaries of talking about the weather, going in to dinner, calling, taking tea, sending flowers, discreetly pumping her relatives and so on, we learn at once when her husband last blacked her eye, what he said to her mother, what happened when she came in late, and all her compromising correspondence.

This conspicuous and unending procession of divorce-court ladies, with their amiable male companions, must be quite a feature of the national life. When the family is gathered around the hearth and the newspaper is opened, enters Masie to explain why she threw her shoe through the window, or some other episode even less consonant with the habits of most families.

Domesticating Masie at large upon so many hearths is, perhaps, a useful office. The press is generally most severe upon other salacious literature—perhaps because it desires to preserve a valuable monopoly.

The Trouble in Oklahoma

STRIPPED of the flowers of fiction which inevitably blossom in a political contest, the situation of Oklahoma's experiment of guaranteeing bank deposits seems not especially bright.

This, of course, does not reflect upon the soundness of the idea itself, but only upon the manner in which it is applied. No such scheme will work unless the government which does the guaranteeing has plenary power over the banks. Otherwise, in effect, the government must give its credit to whoever chooses to ask for it. The State Board sought to prevent merely competitive and speculative banking ventures—as was necessary for the satisfactory operation of the guarantee plan. But a court estopped it from doing this. A decision handed down some time ago held that the board may not refuse a charter to a new bank in a town which already has ample banking facilities.

Naturally, banks have been started for the purpose of attracting deposits from established institutions by offering higher interest, and where the State Board has forbidden them to pay the higher interest, the officers, it is reported, have agreed to make it up to depositors out of their own pockets.

If the board cannot prevent adventurous gentlemen from gambling on the credit of the State, the outlook for the guarantee plan is dubious.

WHO'S WHO—AND WHY

The Human Library Sign

LISTEN! Do you hear anything? No. Then it's Uncle Shelby Cullom—Uncle Shelby, who is always full panoplied with gum shoes, rubber tires, shock arresters, mufflers, felt sound deadeners and soft pedals. You'd hark for a week without harking to Uncle Shelby, the head of the confidential family. When the vast audience is so still the sound of a dropping pin may be heard there's nothing doing in the hearing line anent Uncle Shelby's movements. He has Quiet sounding like a boiler factory on the day before the annual picnic of the union.

Why, say, Uncle Shelby can walk into a department in Washington, grab a job for a constituent, and walk out again without making as much noise as a handful of cotton-batting falling on a load of hay. S-s-t-t-t—sish-h-h-h—hus-s-s-h—sh-h-h—shus-h-h-h—all over, and Uncle Shelby is on his way. He hasn't let a yell out of him in twenty years. He is the human library sign, "Silence!" If you want to commune with him you must commune in a minor key, for Uncle Shelby is of the opinion that the voice was made to conceal language, bury it, obliterate it. No raucous speech for him. Not so loud, please! Whisper, and confine yourself to a very whispy whisper, at that.

It is this way: Uncle Shelby has been in politics for more than fifty years, and you cannot make him think there is anything in this strident and strenuous manner of conducting public affairs. You will never find him stamping up and down the aisles in the Senate, baying in full-throated tones for some measure he wants passed. Not Uncle Shelby. You will discover, if you observe closely, the figure of Uncle Shelby flitting from seat to seat, having a word or two in the private ears he desires to attune to his plan, and then flitting back again and watching his little matter go through quietly, calmly, with no more commotion than a barefooted man makes on a rubber mat. Not in one thousand mute and stifled years will he go yammering around, honk-honking on each and every thing that comes within the scope of his activity, thereby differing materially from many of the main props of the Republic, who are holding her—the Republic—up lest she perish, and who have not been in public life for over fifty years and who never will be, if that phase of it is important. The conference for Uncle Shelby—the confidential, cribbed, cabined and confined conference, as personal as the way you like eggs, and no discussing of affairs out on the broad highway.

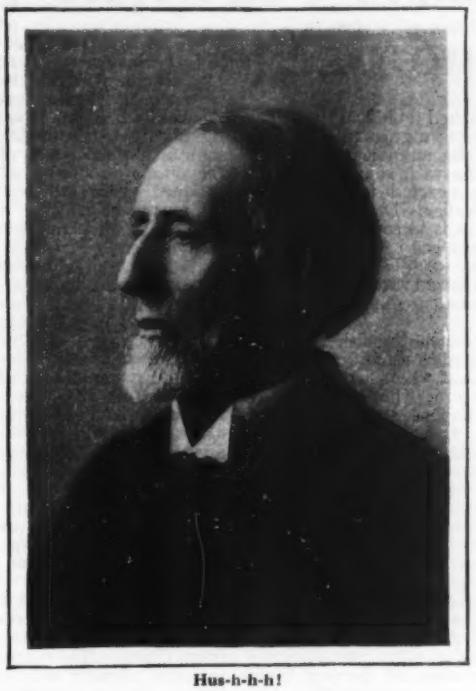
This hunting ducks with a brass band never did appeal to the Senator, the more so in these later years when it is the practice of almost every statesman to prepare the country for his performance by beating the drum and blatting a few lines of ballyhoo. He gets results by his voiceless methods, and do not think he does not get them, either.

Uncle Shelby's Jobs

WHEN you run an inquiring finger down the list of public places Uncle Shelby has held since he went to Springfield, Illinois, in 1853, to study law you will observe that the noiseless method of politics has its very apparent advantages. If there has been a moment since that time when Uncle Shelby has not had something good carefully tucked away in his jeans it escapes the vigilant eye of the impartial observer. As soon as he secured his license to practice law he was selected city attorney, and he has been devoting himself, assiduously, to being elected to something ever since, whenever it was deemed expedient by him to garner a few results from the suffrages of the people.

He was one of the earliest in the Grand Old Party, being an elector on the Fillmore ticket in the fifties, and since then he has had about everything he asked his people for, all without more clamor than is observed at a Quaker meeting. He has been a member and Speaker of the Illinois Legislature, Member of Congress, twice Governor of Illinois, delegate to all the Republican national conventions, put General Grant in nomination at the convention in Philadelphia in 1872, and has been United States Senator since 1883, having a billet at the present time that includes him in that body until 1913.

They boast in Indiana that every person born in that State is a politician or an author, but Illinois has an edge on its neighboring commonwealth, for authoring is not a common pursuit in Illinois—although it might be called so since Joseph Medill Patterson went into it—while politics is. In fact, every Illinoisan is a politician, or thinks he is, which amounts to the same thing. Also, about every Illinoisan who has arrived at voting age thinks he should go to the United States Senate. Therefore, since he was elected to the Senate in 1883, Uncle Shelby has been assailed by shoals of ambitious persons who have tried to yank his toga away from him. Therefore, again, he is still in the Senate, which is the Cullomesque answer.



Hus-h-h-h!

Serious and Frivolous Facts About the Great and the Near Great

Some years ago, when Uncle Shelby was a candidate for reëlection, a wily Illinois politician was out riding near Springfield with Governor Tanner.

"John," said the wily Illinois politician, "Uncle Shelby is coming up for election again to the Senate. Why don't you go in and try to get it away from him? Why don't you beat him for the Senate?"

They drove along for a space without another word being passed. Presently they came to a cemetery, the biggest one outside of Springfield. "Do you see that graveyard?" asked the Governor, pointing with his whip.

"I do."

"Well, it's filled with the graves of men who tried to beat Cullom for the Senate."

A few grassy mounds have been sodded up since then.

Beat Uncle Shelby for the Senate? That isn't a part of his system. Illinois has some powerful citizens, men who have political knowledge and expertness, but Illinois has not yet produced the person who can beat Uncle Shelby for the Senate, so long as Uncle Shelby desires to go back there. For what do you suppose he has been in politics in Illinois for more than fifty years? To allow any ambitious statesman to come along and deprive him of his job? Not Uncle Shelby! He was keeping quiet and playing politics when the persons who have had ambitions to succeed him were playing marbles, and, so far as he is concerned, they are still playing marbles, fen dubs at that, and are any other kind of dubs you choose to dub them.

Office-Holding an Applied Science

UNCLE SHELBY likes his job. He is an honored and influential member of the majority, chairman of the Foreign Relations and third on Appropriations, and he has no intention of relinquishing any of his prerogatives or perquisites. If, in 1913, any ambitious Illinoisan thinks he can get Uncle Shelby's job he is at liberty to try it. The job is there, but so will Uncle Shelby be there, strictly confidential, and when the thing gets down to the voting stage Uncle Shelby will breeze in, just naturally breeze in, under a doublewrap, as we used to say in the old days before Governor Hughes put the banshee on racing.

A fine old man is your uncle, a fine, pleasant, accommodating, good-hearted, willing old man, grown gray in the service of his country, with never a suspicion of anything about him that was not upright and square, a valuable legislator, a good friend and a party man from the first tap of the bell. He is gentle and amiable and kindly. He will go out of his way to do you a favor. He makes no pretensions and buts you no buts, always playing the game, always looking out for Uncle Shelby, but anxious to go as far as he can to do a good turn for any person who has a call on his services. Holding office is an applied science with him. He makes no false motions, nor does he ever slip a cog. His theory is to get the people to give him what he wants and then to get the people what they want, if he can. Seventy-seven years old and playing the game every minute of every day, playing it noiselessly, but none the less playing it, and in a strategic position to point to his achievements as a recommendation for the soft-pedal practice, as opposed to the hurdy-gurdy style.

And when nothing else offers he devotes himself to his specialty of looking like Abraham Lincoln, on which he has a patent. To be sure, Uncle Joe Cannon infringes a bit, now or then—fringes would be more correct, for it all depends on the inframaxillary fringe they both maintain.

But—whisper—s-s-s-t—hus-s-h-h—a fine old gentleman!

In Darkest Tennessee

TOM REED met John Sharp Williams in a corridor of the Capitol. "John," said Reed, "tell me why you are such a violent partisan?"

"Reed," replied Williams, "that question sounds well, coming from you."

"Never mind that," persisted Reed. "Tell me why you are such a violent partisan?"

"Well," said John Sharp, "I guess it is because I was born in Tennessee and never saw a Republican until I was thirty-eight years old, and I can't get used to them."

The Man Behind the Tunnel

WILLIAM McADOO, the man who built the tunnels under the Hudson River in New York and the great terminal on the New York side, was standing on the Cortlandt Street elevated railroad platform in New York one day, watching the work. A man stood alongside him and, wishing to know what the people thought about the work, Mr. McAdoo inquired of his companion: "What's all that excavation for down there?"

"Why," the man replied, "that's the McAdoo tunnels," and he explained the system at length to its projector.

"But why do you call them the McAdoo tunnels?" McAdoo asked.

"Why," said the knowledgous man, "McAdoo is the guy that is building them."

An Equine Hero

LUKE POLAND, the most punctilious of Vermont Yankees, and Colonel Tom Turner, of Kentucky, horseman, breeder of fast ones and a fine judge of mint, grew to be great friends when they were in Congress together.

Poland took Turner up to Vermont as his guest one summer and showed him around. They came to the statue of Ethan Allen, in front of the State House.

"That, Tom," said Poland, "is the statue of Ethan Allen."

"Ethan Allen!" exclaimed Turner. "I always thought Ethan Allen was a horse."

Nothing to Fit the Crowd

WHEN Colonel J. C. S. Blackburn, a member of the Isthmian Canal Commission, was active in politics in Kentucky he would rather make a speech than anything else, unless it was to tell a story, and favored telling a story above all else except making a speech.

He was traveling with some friends and came to a little party of Kentuckians, who welcomed him boisterously. However, he drew apart, apparently disturbed.

"What's the matter, Joe?" asked one of his companions.

"Matter enough; that's a *fine* crowd, isn't it? It's too large for an anecdote and too small for a speech."

The Hall of Fame

℄ George N. Southwick, Member of Congress, was, for many years, a journalist in Albany, New York.

℄ Allen W. Thurman, son of the Old Roman, and a sharp on ballot and municipal reform, is a baseball enthusiast.

℄ Charles P. Norcross, now editor of the Cosmopolitan Magazine, was the first man to interest American capitalists in the taximeter.

℄ Fred Thompson, the man who built Luna Park, thinks he has been lazy on any day when he does not invent a new mechanical stage appliance.

℄ Samuel Walker McCall, the constitutional insurgent of the House of Representatives, was editor of a daily newspaper in Boston for one consecutive year—count it—one.

FARMING THE GOLDFISH

How the Japs Improve on Nature

By René Bache

JUST now enterprising Japanese are looking for suitable places in this country in which to breed goldfish for market. Great quantities of these finny creatures are shipped annually to the United States from the Mikado's Empire, and it is thought that there would be a very satisfactory profit in rearing them here—more especially the expensive varieties with flowing tails and other much-valued peculiarities.

There is, doubtless, money in the breeding of such goldfish, and the rules to be followed are so simple and easy that Americans ought to find the business worth pursuing. But first they must learn how to propagate mosquitoes, the larvæ of which are the best possible food for the scaly livestock. Fortunately, all that is necessary is to leave barrels or other convenient receptacles filled with water out in the open air during the summertime, and the female "skeets" will do the rest. Then the "wrigglers" may be regularly collected with a gauze net, before they reach winged maturity, and fed to the fish.

Great numbers of goldfish of the common kind are raised in this country. The fancy varieties, however, are imported from Japan in large tin cans filled with water. Like all members of the carp tribe, goldfish are very hardy, and they travel well by ship or rail, the water being renewed at intervals, or else aerated by means of a pump.

By reason of their hardiness they are easy to breed in small ponds; but, of course, it is important to have the right sort of stock to start with.

It is only within the last few years that people in the United States have become familiar with the variety known commercially as the "Loochoo goldfish," which is largely imported from Japan. It has a short, round body, with protuberant abdomen, long fins and a pendulous tail. Those with the longest tails are called "ohiki," or tail-trailers.

These are undeniably handsome, and are much admired. But in Japan they are deemed inferior to the "ranchu," or lion-headed goldfish, which have curious protuberances all over their heads, supposed to bear a resemblance to the blossoms of the tree peony.

Then there are other strange varieties, such as the "round fish," which, being hardly able to swim for lack of a back fin, usually stands erect in the water with head downward. Another, called the "astronomer," has eyes that protrude enormously, turning up at an angle of ninety degrees.

Appreciation of these finny curiosities remains to be developed in the United States. All of them, of course, have been artificially created, as it were, by skillful breeding. Every autumn in Japan—that season being chosen because then the colors of the goldfish are most vivid—exhibitions of "ranchu" on a large scale, much like our flower shows, are held at Tokyo and Osaka, in which noblemen and other wealthy persons eagerly compete for prizes. The fish often fetch twenty-five dollars a pair, and occasionally as much as one hundred dollars or even one hundred and fifty dollars.

The breeding of goldfish is carried on all over the Empire, but most extensively in the vicinity of Tokyo and of Koriyama. Professor Shinnosuke Matsubara, Director of the Imperial Fisheries Institute of Japan, has recently sent to our own Fisheries Bureau a most interesting description of the methods adopted, from the manuscript of which the writer has been permitted to glean the facts herein set forth. Among these the most striking and curious, perhaps, relate to the artificial propagation of mosquitoes and other small animals for food.

Such food consists largely of animalcules, called "mijinko," which are bred in ponds. A pond with a mud bottom is drained for the purpose, and, after throwing into it a quantity of manure to fertilize it, is exposed to the sun for a week. Then it is filled with water. Immediately thereupon the tiny animals, chiefly crustaceans, which normally exist in ponds, begin to multiply at an amazing rate, until, after a few days, the stagnant water becomes a sort of soup, greenish and turbid.

The newly-hatched goldfish, put into such a pond, grow at a great rate. Sometimes, however, the animalcules are collected in quantities with gauze nets, and, after sifting them to exclude undesirable insects, are fed to the fish. Dried chrysalides of silkworms—that is to say, the cocoons, from which the silk has been unwound—are also utilized for food, being pounded to a fine powder and mixed with wheat starch. Earthworms cut small are likewise included in the dietary.

The ponds in which the fish are kept are sometimes of concrete and sometimes of mud. Bundles of willow-tree roots are placed in the water, for the females to lay their eggs upon, and then are transferred to another pond, with the eggs, to await hatching. The eggs are laid from April first to May fifteenth, and, when the spawning is over, Nature may be counted upon to attend to the rest of the business—the main object of removing the eggs being to prevent the parents from devouring them.

The young "fry," on being hatched, are each of them provided with a yolk-sac, which contains provisions for three days. At the end of that time they begin to swim about, and are fed every morning with boiled egg-yolks, which are prepared for their consumption by forcing them through gauze and mixing them with water. The yolk solution thus made is put into a watering-pot, and distributed by pouring it all over the pond.

After seven days of this regimen the little fish are fed with "mijinko," and, after another fifteen days, earthworms cut in small pieces and mosquito larvæ are supplied. The mosquito "wrigglers" are offered in a manner suitable for such a delicacy, on china plates, which are slung by strings from a bamboo pole. With provender so excellent it is not surprising that the finny boarders should grow rapidly. Twenty days after hatching they are subjected to a first selection, putting them for the purpose into a deep white plate, and those with the best tails are picked out and placed in a pond by themselves. Ten days later—this method applying especially to the "ranchu"—they undergo a second selection, to eliminate those which exhibit irregularities of shape. Again, ten days later, they are grouped according to size, and are offered for sale. The idea is always to get rid of the inferior specimens, which are sold. There is always a market for them, even the poorest, which are called "dregs," being disposed of, at half a cent apiece, to children, particularly on fête days, which are many, in Tokyo and other towns. The fine ones are sold also, of course, but those retained by the grower for breeding stock are always of the very best, in order that the quality of his output may be as high as possible.

Eight hundred parents should yield two hundred thousand young ones in a season. The breeder, operating on such a scale, keeps one thousand for propagating purposes, which number, making allowance for mortality, should give him at least eight hundred with which to start again the following year. For every twenty fish three and a third square yards of water space are allowed. When cold weather arrives, the scaly livestock is removed to a wintering pond of concrete, which is provided with a sort of lid, and which is further covered with an inclined roof opening toward the south. Thus it is adequately protected against chilly winds, and on warm days the lid is tilted up to admit the sun's rays.

Professor Matsubara says that there is hardly any doubt of the fact that goldfish were originally introduced into Japan from China. The variety with protruding eyes, already mentioned, was fetched thence so short a time ago as the close of the war between China and Japan, in 1895. This fish is yellowish-red in color, and variegated with black spots. The "ranchu," which is the most popular breed, is sometimes bright red all over, sometimes dappled, and sometimes white with red fins and mouth. As for the "Loochoo goldfish," it should have a vermilion tail and dappled back and belly. Some specimens of this last-named variety are called "two-rudder tails," and others "one-rudder tails," according to the form of the caudal fin.

Since very early times in Japan it has been customary to ornament goldfish artificially with designs, such as coats of arms or floral devices. This is, indeed, an art most quaint and curious. Of the method formerly adopted for the purpose Professor Matsubara gives no description, but nowadays, he says, the designs in question are usually etched on the backs of the fish with dilute hydrochloric acid.

Watches and Their Care

By H. FRANK MEDDRIL

HUMAN ingenuity has to its credit no greater triumph than the modern pocket watch. It is unfortunate, however, that familiarity breeds within us a certain indifference to its wonderful mechanism, and this, doubtless, goes far to answer the time-honored query: "What becomes of all the watches?" On the tombs of many of these faithful little servants might be aptly inscribed the epitaph: "A Victim of Human Neglect."

In order to insure for our little pocket companion the care which is its due, it is necessary that we should understand something of its mechanism. To begin with, an American watch, according to its grade, may contain from fifty to one hundred and fifty pieces, the manufacture of which would entail from two thousand to twenty-five hundred distinct operations. Of course there are watches which have many more pieces than this. For instance, the writer recently examined a combined repeater, chronograph and calendar watch which had over five hundred pieces. But the record in this respect is held by the eminent French horologist, Louis Leroy, who constructed an ultra-complicated watch with two dials, which gave twenty-five different indications, and the construction of which called for the use of nine hundred and seventy-five different pieces!

The fact that so many parts can be assembled in so small a space suggests the microscopic character of many of them. For instance, the smallest screws cannot be distinguished by the naked eye from shapeless particles of steel, but a powerful magnifying glass reflects the wonderful accuracy of their construction. The little slit in the screw head is two one-thousandths of an inch wide, and the threads are one two hundred and twentieth of an inch apart. We should have to count out more than three hundred thousand of these screws to make a pound weight, and the purchase of these would call for a check for fifteen hundred dollars.

It is said that the material used in a watch movement in its evolution from the raw state increases in value over one thousand per cent.; some parts of it, indeed, increase many times this amount. Let us take, for instance, the hair-spring, which is about nine and one-half inches long, one one-hundredth of an inch wide and twenty-seven ten-thousandths of an inch thick. The size of the strip is gauged to the twenty one-thousandths of an inch. Hair-spring wire weighs one-twentieth of a grain to the inch, and a mile of the wire weighs less than half a pound. We can readily realize the degree of skill necessary to coil this strip into a perfect spiral, mathematically accurate in its every part. What, think you, would be the value of a quantity of these springs as compared with the piece of steel from which they were made? A



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comparison will best show the increased value. A ton of gold, at its present market value, will cost over six hundred thousand dollars, whereas a ton of steel made up into hair-springs, when in watches, is worth between seven million and eight million dollars.

Wonderful, too, are the little pivots upon which the balance rotates. These pivots or journals are about twice the diameter of a human hair and have for their bearings two diminutive jewels, made of ruby or sapphire, which weigh one-thirty-second of a grain each. A pound of these, placed in the watches, is said to represent, mostly in skill and labor, a value of fifty thousand dollars.

As to the work done by the mechanism of the watch, let one imagine one's self delivering one hundred consecutive blows with an axe in the felling of a tree. The very thought gives one a sense of weariness and exhaustion, yet the roller jewel of a watch strikes four hundred and thirty-two thousand blows every twenty-four hours, or one hundred and fifty-seven million six hundred and eighty thousand in a year, blows which are many times heavier than those of an axeman, considering the respective weights, yet it continues to perform its task from day to day, month to month, and year to year, with almost unerring regularity, and in many cases without other attention than the daily winding. The balance-wheel travels one and one-half inches in each of its eighteen thousand vibrations per hour; ten and a quarter miles a day, or three thousand seven hundred and forty-one miles of continuous travel for the year.

When we consider the attention given by the engineer to his locomotive, or by the chauffeur to his automobile, it seems little less than cruelty to have the little pocket timepiece continue to do its work from year to year without cleaning or oiling. The best oil for watches and chronometers is now produced in this country, and is taken from the jaw of a certain variety of porpoise. This oil is unaffected by temperature, and will have the same consistency when used on the watch of a Philadelphian at midsummer as on the watch of a polehunter in the frozen Arctic. Our niggardly treatment of our watches is indicated by the fact that it requires only one-tenth of a drop of this oil to run the watch, practically without friction, for an entire year.

As it is the dirt which we must specially guard against, the purchaser of a watch should make sure, first of all, that the case is as air-tight and dust-proof as possible. As the open-faced watch is now almost universally used, and as the pendant-set feature obviates the necessity of opening the case, there is little possibility of the entrance of air, dust or moisture, providing the case is sufficiently tight-fitting. The objection to the entrance of air is that it has a tendency to dry out the oil, which then ceases to be a lubricant, while the moisture will cause rust.

The watch should always be carried, with the face next to the person, in a pocket which will not permit its rolling and tossing around. Some form of guard or chain should be worn as a precaution against accident. The pocket should at all times be kept perfectly clean, and should be used for the watch alone. Chamois is the best pocket material, as it is elastic, frictionless and a poor conductor of heat, cold or electricity.

When winding, hold the watch steadily in one hand and wind with the other, slowly, evenly, and not by jerks. Do not wind too tight. As to the best time to wind there is much difference of opinion among the horological authorities. A recent discussion of this subject at a European horological institute revealed the weight of opinion against the prevalent practice of winding the watch just before going to bed. It was argued that in winding in the morning the spring would be in a better condition to withstand the jarring to which the timepiece would be subjected during the day; while those who advocated winding at night held that in the morning the main-spring would be colder and more brittle than after the watch had been carried about on the person during the day. Commenting on this discussion a leading Swiss authority stated that, given a good watch, it made little or no difference when it was wound or whether it was wound regularly. When the experts differ so widely the watch wearer can choose for himself.

There is one point, however, on which there is no difference of opinion, and that is that the watch should be kept as much as possible in one position. A watch carried in the pocket during the day should always be hung up at night, otherwise its time-keeping qualities will be affected. We know that the best watches will not keep the same time when the position is constantly changed, as is proved by observations at the various European observatories where watches are tested in several positions. Placing the watch under the pillow is a lingering custom which works mischief to the timepiece. Suspending it around the neck by a chain or wearing it in an armlet is equally injurious.

If the watch needs regulating and is an expensive make it is better to have a competent watch repairer regulate it. If this be not convenient the watch wearer can regulate the watch himself by observing the following directions: If it runs fast move the regulator toward the letter S; if slow, toward the F. All watches, even of the same make, are not affected alike by the regulator, but the following is an approximation: the distance from one mark to the next on the index will alter the time about one minute per day. In the higher grades, having the micrometer regulator, turn the screw to the left to make them run slower, and to the right to make them run faster.

If the watch stops, first notice whether the hands are caught, but whatever the cause of the stopping do not indulge in the foolish practice of shaking the watch to make it go, as this will, in all probability, result in breaking the roller jewel and greatly increase the expense of repairing. Never attempt to force the wheels forward, as injury is liable to result. In cases of stoppage the watch should be taken to the jeweler without tinkering on the part of the watch owner, as the jeweler can then better ascertain the cause of the trouble. Should you notice the balance-wheel becoming sluggish in its motion it is a certain indication that something is wrong and the services of a watch-doctor are desirable.

To obtain the best service from a watch it should be cleaned and oiled at least once a year. The cleaning is needed not so much because of the dust which has made its way into the works, as because the oil thickens with age, dries up, and the friction thus caused cuts the bearings. It would be useless to put fresh oil on a timepiece until the old, dry oil is removed.

If the watch should fall into water, or if water should by any accident get into the works, it should be sent to the jeweler immediately, as water will destroy so fine a piece of material as a hair-spring in a very few hours. If the jeweler cannot be reached immediately the case should be opened and the entire watch dropped into kerosene, as this will prevent rust until it can be placed in the hands of the watch-doctor.

Briefly stated, the cleaning of a watch means that it is first taken apart and each of its pieces washed in gasoline to remove the old oil. The parts are next washed in pure grain alcohol to get entirely rid of the gasoline, any remnant of which would destroy the fresh oil, leaving the watch as before. From the alcohol the parts are placed in fine boxwood sawdust, mixed with chalk, from which they are removed dry and shiny. Next, each bearing and jewel is picked out with a finely-pointed piece of orangewood and each pivot is cleaned with pith. After this the parts are ready to be put together and the timepiece adjusted.

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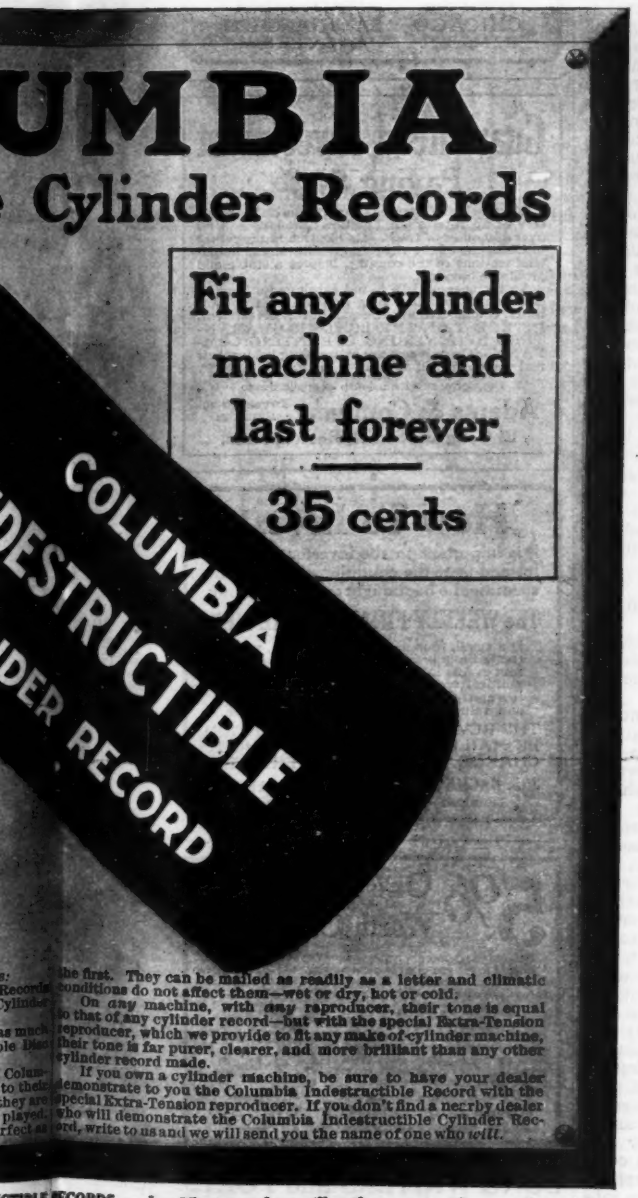
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YOUR SAVINGS

Some Facts About Commercial Paper

ON THE financial pages of the daily newspapers you will see every day, under the head of mercantile-paper rates, quotations on "choice four to six months single-name paper" or "sixty or ninety days indorsed bills receivable." These quotations are on what is known as commercial paper, which comprises a very large and important asset of commercial banks, and a form of credit and investment well worth explaining.

Many people do not realize, perhaps, the extent of the trading in commercial paper. Last year it aggregated two billions of dollars. By means of it many large firms and factories were able to develop and carry on extensive operations. The facts about commercial paper form an interesting chapter in the story of credit, upon which all business is based.

Commercial paper, as strictly defined by law, is a note representing an actual business transaction, bearing the names of at least two persons, and maturing within four months from date. Ordinarily, when a man goes to a bank to borrow money on a note, he is required to have two signatures, the second name being that of the surety. He can also give a note and attach collateral as security for the loan.

The great bulk of commercial paper, however, that figures so prominently in banking is what is known as "single-name" paper. This means that there is only one name on the note, and it is usually that of a firm or an individual engaged in trade. It is called commercial paper because it is business paper and the proceeds are supposed to go into business. No collateral is pledged. It is a simple promise to pay a certain sum of money at a given time, and its value depends upon the integrity and the business standing of the borrower. Although commercial paper is, in a sense, a private obligation, it is offered for sale in the open market and passes from one owner to another like a bond or a share of stock. There is a market for commercial paper just as there is a market for foreign exchange, and there are rates for it that fluctuate with the movement of the money market. In New York, which is the centre of commercial paper trading, some big banking firms do nothing else but handle it.

The Beginnings of the Business

Before going into the facts about commercial paper that every investor ought to know, it is worth while knowing how this form of borrowing developed. It grew out of the need of money by the old dry-goods merchants of New York. At that time (thirty years ago) banking facilities were not so elaborate as they are now. Despite the fact that many of the big dry-goods firms had accounts in banks, they found it impossible to get loans at seasons when they had to lay in large stocks of merchandise or buy raw material for their mills. They began to give their notes (simple unsecured promises to pay) to banks other than their own. Mr. Joseph G. Cannon, a well-known authority on commercial paper, calls these first transactions "acquaintance sales," because the borrowing firm always had to be known to the officers of the lending banks. This kind of business proved to be very profitable to the New York banks, so they began to solicit commercial paper. The borrowing spread to the grain, tanning, hardware, grocery and packing industries.

The activity in commercial paper led to the establishment of credit bureaus in banks. These departments investigated the credit and standing of the borrowing firms. A system of uniform statements to be furnished by borrowing firms was introduced.

As the business in commercial paper developed and was taken up by banks in Philadelphia, Chicago and St. Louis, the note-broker made his appearance. It came about very naturally. Some firms sold their notes to many different banking institutions. Since it was very important for the lending (or buying) banker to know just how much commercial paper a firm had out, he found it very difficult to keep track of it under the system then in vogue. Unscrupulous and unstable firms could put out vast quantities without detection. Shrewd men began to realize that it would be a profitable thing to act as intermediary between the firms who wanted to put out single-name paper and the bankers who wanted to buy it. The result was the commercial note-broker.

The first note-brokers simply acted as agents for the borrowing firms, and charged them a commission for handling the paper. Now the note-broker of the highest type has a large establishment, a complete credit department, agents in many cities, and a fine line of credit himself at the banks.

To tell the story of the modern note-broker is to tell the story of the operation of commercial paper. Here is a concrete example that shows how it works out. Let us assume that a merchant needs one hundred thousand dollars cash to pay for a consignment of goods from Europe. He has accounts and cash balances in four different banks, and could borrow money from these banks, but he does not desire to avail himself of this credit, choosing to use it at another time. He decides to obtain the money by means of commercial paper. He makes ten notes of ten thousand dollars each, maturing in six months, calls in his note-broker and asks him to dispose of the paper.

Raising Money on Paper

The merchant's credit is very good, his business is prosperous, and he has furnished his note-broker with a comprehensive statement of his affairs. The broker takes the paper and offers it for sale in the market. Usually most of the brokers have regular clients among banks to whom they offer their paper. Some of these brokers issue weekly sheets containing the offerings in commercial paper. The sheet contains the names of the givers of the note, the character of their business, the amount of the notes, the rates and the dates of maturity. Most single-name paper is for four or six months, and they are seldom, if ever, for less than five thousand dollars.

For the purpose of simple calculation let us take one ten-thousand-dollar note illustration. On the day this note is put out we will assume that the rate on choice single-name paper is four and a half per cent. The broker, if he is a big one, can at once give the merchant putting out the note the proceeds of the paper. At four and a half per cent. for six months the cost to the merchant would be two hundred and twenty-five dollars. The usual note-broker's commission is one-fourth of one per cent. In this case it would be twenty-five dollars. In short, the merchant has to pay two hundred and fifty dollars to put out his ten-thousand-dollar note, the proceeds to him being ninety-seven hundred and fifty dollars.

The broker now offers the note to a banker. He will probably send with it a statement of the merchant's affairs. The banker takes the note on a week's option—that is, with the privilege of returning it if he is not satisfied with the report or the general standing of the borrower.

If the bank has a credit department the merchant's credit is investigated. The most important item considered in a borrower's statement is what is known as "quick assets," which include cash on hand, merchandise, accounts and bills receivable. The next item considered is the amount of his outstanding commercial paper. If this paper is not more than one-half of the "quick assets" the banker will usually keep the note. If the merchant happens to live outside of New York or the big centres, the banker may write to his correspondent in New York to get a line on his credit in that way. The banker, in the case of this ten-thousand-dollar note, used as an example, would then pay ninety-seven hundred and seventy-five dollars for the note whose face value is ten thousand dollars. His profit, thus, is the discount (which is simply interest paid in advance), or two hundred and twenty-five dollars. The rate was still four and a half per cent. All that the broker has made out of this transaction is his commission. Of course, it sometimes happens that a note-broker buys a note at one rate and sells it at another, and makes a profit in this way. The banker has no guarantee that the note will be paid on maturity, but

Buying Bonds

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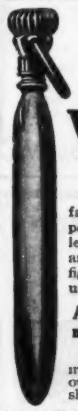
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must take the ordinary hazard of trade. The transaction just described is made under what might well be called ideal conditions. The note-broker is reputable, the merchant is honorable and pays his bills, and there is no hitch. All note transactions are not so rosy, as will be shown.

The prudent merchant who puts out commercial paper always makes provision to take care of it on maturity. A miller will put out paper in the fall in order to get money to buy wheat. This paper matures in the spring when he has received money for the flour. One default on a piece of commercial paper usually costs a man his credit for this particular sort of borrowing. The result is that he is careful to maintain the integrity of it.

Commercial paper has advantages both for the borrower and the buyer. Let us take up the advantages to the borrower first. A big merchant may have four different bank accounts, and in each one of these banks he may have borrowing credit. By putting out commercial paper to satisfy his needs he can keep this borrowing credit at the banks in reserve.

On the other hand, the banker finds commercial paper a very profitable means of employing money. It is a very "liquid" asset. This means that it can easily be turned into money.

Under the new emergency currency laws commercial paper may be used as a basis for circulation. So far as can be learned no advantage has yet been taken of this provision.

The so-called "country banks"—that is, the banks located outside the reserve cities—frequently buy commercial paper. They will wire in to their New York correspondent to "buy twenty thousand dollars' worth of commercial paper." The city bank uses the money that the country bank has on deposit. The profit to the country bank is obvious. It would only get two per cent. for its balance on deposit, while for commercial paper it would receive from four to five per cent. These banks prefer to buy commercial paper abroad to lending their money at home.

This brings up another advantage that commercial paper has for the banker. It relates to renewals of loans. A man who gives an ordinary note may come to the banker, hat in hand, and have it renewed. Some of these people become chronic borrowers. With commercial paper the banker knows there will be, under all normal conditions, no request for renewal, because most borrowers make it a point to protect their commercial paper on maturity, even if they have to make a sacrifice elsewhere. Some big capitalists make a practice of employing part of their funds in commercial paper as an investment.

Although the great bulk of commercial paper sold in the market is single-name, there is some trading in what is known as "indorsed bills receivable." These are simply bills for merchandise, acknowledged by the buyer and indorsed usually by the seller of the goods.

The Bankers' Association Plan

The conditions surrounding the marketing of commercial paper are not always as ideal as described in the concrete example used as an illustration in this article. Some firms have put out an excessive amount of paper and some bankers have bought it on unverified and misleading statements. The failure this year of a firm whose liabilities to the banks alone aggregated more than five million dollars, and consisted largely of commercial paper, focused attention on this subject and renewed the agitation for a proper safeguarding of the business.

As a result of the abuse of commercial paper the Committee on Credit Information of the American Bankers' Association recommended to the Association a plan for the filing of reports of certified public accountants on all firms putting out commercial paper, and, as a further check, a registration of this paper with the Clearing-Houses in such financial centres as New York, Chicago, St. Louis, Philadelphia and Boston. Under this plan banks buying commercial paper would have prompt and ready access to an independent appraisal of the assets of each borrowing firm certified by a public accountant, and could also ascertain at once the amount of paper outstanding.

The Clearing-Houses, however, did not take readily to this plan. In addition, considerable opposition has developed among certain New York bankers. The adverse criticism is well expressed by Mr. J. G. Cannon, vice-president of the Fourth National Bank of New York, one of the largest buyers of commercial paper in the United States, who says: "I am not ready to concur in the idea of forcing the registration of notes, not only because the process would be cumbersome and expensive, but also because it would drive a large number of our best concerns from the open market. The largest and strongest borrowers in the country would resist the registration of their notes and the exposure of their business to public eyes."

On the other hand, many bankers welcome the plan for registration as a constructive step in the direction of sound and conservative banking. One definite and helpful result of the agitation started by the Committee on Credit Information of the American Bankers' Association is a growing desire for publicity in the marketing of commercial paper.

Halibi, the Brigand

RELIGIOUS fanaticism runs high in Turkey, and bloody affrays between Christians and Mohammedans are of frequent occurrence. In these encounters the Mohammedans, having the Government and the army on their side, usually get the best of it. Sometimes in Beirut a Christian from the mountains will be suddenly set upon by half a dozen Moslems, in broad daylight, in the square before the *governorat*, and hacked to pieces with *yataghans*, while the score or more of sentries on duty at the palace make no attempt at interference. But the Christians of Syria have a self-constituted champion in the person of Halibi, a brigand whose deeds form one of the most thrilling chapters in the history of modern Syria.

Halibi was originally the son of a Christian farmer in the Province of the Lebanon. His parents having been murdered by Turkish soldiery he vowed to spend his life in exacting reparation, and, for a dozen years past, has made good his boast that for every Christian who is killed he will take the life of a Mohammedan. Recently, so it is said, there were thirty-odd nicks on the barrel of his rifle, and the occasional reports which filter through from the mountains show that he is still doing business. He is a little man, is this Halibi, not much over five feet in height, bow-legged and cross-eyed, with a skin tanned to the color of mahogany, nerves of steel, and taciturn to the point of moroseness. It is said that he can tear a pack of cards in two with a twist of his wrist, and can flick the ashes from a cigar with his revolver at thirty paces.

Some two years ago word was brought to him of the massacre of a Christian family by a band of Moslem brigands, who had taken refuge in their native hamlet in the mountains. Halibi, single-handed, his rifle across his saddle-bow, rode all through the night, reached the brigands' retreat at daybreak, arrested the three men concerned at the point of his rifle and, in the face of a hostile populace, marched them before him down through the mountains to his own village, had them tried in due form by a jury of villagers, and himself hanged all three of them from a tree in the village square.

On another occasion word was brought to him that a party of Christian smugglers, being driven ashore near Sidon, in southern Syria, had been captured by a patrol of Turkish cavalry, the troopers having locked their prisoners in a barn for the night preparatory to taking them to Beirut the following morning. Halibi rode thirty miles through a drenching rain, and reached the barn where his coreligionists were imprisoned just at daybreak.

"My name is Halibi," he said to the startled troopers. "Throw down your arms."

The mere mention of the dreaded name had the desired effect, their carbines clattered on the ground and were promptly confiscated by the released prisoners.

So widespread is the fame of this picturesque outlaw that there is not a Christian house from one end of the mountains to the other where he is not sure of finding food and refuge, while the monks of the Greek and Latin monasteries, looking upon him as a champion of their faith, have always afforded him assistance and protection within their walls.

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Just the Correct Christmas Present for Father, Husband, or Son



¶ "SHAWKNIT Socks" have been known to you a great many years. They are sold almost everywhere.

When you present "SHAWKNIT Socks" you are making a gift of the best that are made, plus the assurance that they will please the man who gets them, and a realization that your present will last for a long time and give great comfort and pleasure.

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For more than 30 years "SHAWKNIT Socks" have been the most popular American-made goods. They are free from seams—properly shaped in the process of knitting—fit comfortably—colors absolutely fast and pure.

This Beautiful Christmas Box contains six pairs of "SHAWKNIT" Cotton Socks—two of black, two of tan, and two of navy—all the same popular medium light weight for only $1.50.

Ask your dealer for style 19-938 the style number of this special assortment.

Try Your Dealer First

If he does not have them in stock his jobber will supply him. Otherwise please mail $1.50 to us and we will send this beautiful Christmas Box of socks to you, transportation charges prepaid by us, to any address in the United States.

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Sense and Nonsense

Poor Richard Junior's Philosophy

¶ Nothing else gets quite so stale as a fresh clerk.

¶ Don't argue; the best argument has one weakness: it admits of reply.

¶ Pay calls if you must, but when you find your hostess in don't be put out.

¶ Only some dogs have their day; there aren't enough of the dogdays to go around.

¶ This is a good time to remember that there is real tragedy in the empty Christmas stocking.

¶ A woman's crowning glory may be her hair, but there are not a few girls with crowned teeth, too.

What Might Have Been

(If Mr. Algernon Charles Swinburne had Written This Little Pig Went to Market)

To where there was selling and buying,
To market this little pig went,
The luxuries languidly eying—
Its money it merrily spent,
And brought back one bit in its basket
From booths built for barter and sale,
Contained in a curious casket,
A curl for its tail.

And this second pig sat sedately
In comfort and cheer in a chair,
Recalling the reveling lately
And wishing it might have been there—
Yet down in the depths of its being
It had not a longing to roam;
Averse to all silly sightseeing
This pig stayed at home.

Purveyed from a plethoric platter
This pig made a mountainous meal,
And growing the fairer and fatter
Felt fine as the full-fed can feel.
Such fare in the army or navy
Would please either private or chief;
Beside gorgeous goobers and gravy
This pig had roast beef.

With woefullest weeping and wailing,
Bemoaning the board that was bare,
In hunger that was unavailing,
Collapsed with continual care—
Depressed as the dismal Dame Hubbard,
Bereaved of beef, biscuit or bun,
This piggy all blatantly blubbered
Because it had none.

The nip of a nerve in neuralgia,
The torture that tingles a tooth,
Are naught when compared with nostalgia
Which claims for its prey age and youth—
With saddest of sorrowful sighing,
Affrighted of knave and of gnome,
This piggy in terror was crying
All of the way home.

(If Mr. Kipling, Instead of Mr. Riley, had Written When the Frost is on the Pumpkin and the Fodder's in the Shock)

When the frost is on the pumpkin and the fodder's in the shock,
And you hear the kyouck of the taffrail fluke of the strutting turkey cock,
When the hands are on the plow-grips and we vow not to turn back—
(I'm full o'ersib to the voices glib as they vow that white is black!)—
'Tis a long, long way to the end of day when the day is not begun;
And the mail-clad hand—do ye understand? —strikes a blow that weighs a ton;
So 'tis well to wit of the keen bowsprit and the reef and the hidden rock
When the frost is on the pumpkin and the fodder's in the shock.

There is something fine as the nip of wine in the tingling atmosphere
When the summer's gone when ye mowed the lawn with a parching thirst for beer;
And we leap no more with a sullen roar, as we once were wont to do,
On the blistered fool who would idly drool: "Is it hot enough for you?"
But the great ships leap through the wondering deep and the great guns find the mark—
Are ye asking why of the earth and sky, of the daylight and the dark?
Nay, the Seven Seas drown the Cryptic Keys when ye fain would turn the lock
When the frost is on the pumpkin and the fodder's in the shock.

For the fields are bare as the skin ye wear—
and the savage blood is old,
And the smitten nose tells the tale of blows as an ancient tale is told!
Have done! Have done! Ere ye reel and run as the wind runs through the reeds.
(Has it well beseemed that ye sat and dreamed while the others did the deeds?)
Now count your sheaves ere the gleaner leaves, and answer me loud and high
The good that ye did to the sons of men, as ye look me in the eye;
For I know the nod of the driving rod and the gr-r-r of the chocking block
When the frost is on the pumpkin and the fodder's in the shock.

(If Mr. Riley, Instead of Mr. Kipling, had Written The Vampire)

She wasn't much to look at; kind o' skinny as to heft;
A couple yards o' dress-goods fitted her, with plenty left!
In fact, you might not think 'at it's perlite ner hardly fair,
But she 'uz nothin' more'n a rag, a bone, an' hank o' hair—
But, lawzy me! Th' faults she hed was things he couldn't see:
I reckon it'd ben the same ef
He'd ben
You
er
Me.

She kep' him guessin' all the time; he wouldn't take advice
Although some of us warned him—but we never tried it twice!
Seems like th' more she fooled him, w'y, th' more he got in love—
An' men 'at's that-a-way can't tell a henhawk from a dove.
But that ain't neither here ner there; I guess 'at you'll agree
It'd 'a' ben about th' same ef
He'd ben
You
er
Me.

I never seen jest how it wuz she hed sech witchin' charm,
But when she wanted di'monds, w'y, a morgidge hit th' farm!
She busted him! But when he found he'd lost his love an' land,
An' tried to put th' blame on her, she couldn't understand.
She's gone. So's he. Went dif'rent ways! Fate just went on a spree
An' worked the same 'ith him as 'twould ef
He'd ben
You
er
Me.

—Wilbur D. Nesbit.

The Heroes

The world is full of heroes. Upon the common way,
With naught their feats to herald, you meet them ev'ry day—
With naught to mark their passing, with naught to show their place,
Save a squaring of the shoulders and a smile upon the face.
Aye, many least suspected, the stranger and the friend,
O'er hill and down, 'midst lea and town, their steady paths they wend,
Who, wounded sore, encompassed beyond the world's relief,
Have bravely couched their lances and won their tilt with grief.

No little thing, oh, brothers, to bear the cheerful part
When grief, with fang relentless, is gnawing at the heart.
No little thing, oh, brothers, to grip a battle through
With this the grim old spectre whose strength is ever new.
There's scarce another hero but someway is he known;
There's scarce another victor that wears his bays alone;
And of the true and valiant I count him proven chief
Who fronts the world, unshrinking, and wins a fight with grief.

—Edwin L. Sabin.

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AMERICAN HUMOR

(Concluded from Page 7)

Niagara is esteemed, by all who see it, one of the finest spectacles in Nature. Really, sir, the world is grown too incredulous."

The fine gravity, in this logical analysis of an arrant impossibility, which we note here in Franklin, and again in Mark Twain, is not infrequent in our humorists; but it is not an American invention. Its analogies can be discovered in Fielding, and more particularly in Swift, in his Modest Proposal and in his defense of Christianity. And one might even replevin earlier examples from earlier authors of earlier languages—from Aristophanes, for instance. In The Frogs, when Bacchus is going down to Hades with his servant Xanthias, they meet a dead man on his way to the Styx and they offer him a small sum to be the bearer of their burdens. But the dead man scorns the insignificant fee, saying: "I'd sooner be alive first!" Yet even if there is here a Greek anticipation of American exaggeration, and even if irony was employed by Swift and Fielding, very much as it has been employed by Franklin and Mark Twain, none the less must it be admitted that this irony and this exaggeration are more common in American literature than in any other; and they are most characteristic of our brand of humor.

Where did we get these characteristics? Not from the Irish, whose humor is of another quality. Not from the Puritans, whose humor has not survived abundantly enough for us to know it well. And yet, it may have been brought across the ocean in the original package, since we find something not unlike it in England in the spacious days of Elizabeth and in the decadent years of her more pedantic successor. There is a largeness of vision, a buoyancy of spirit, an abounding hopefulness, a superb self-confidence in the England of the early seventeenth century which we cannot help noting also in the America of the early twentieth century. In many attributes of his character, in his exuberant vitality, in his attitude toward life, the modern American seems to be a little more closely akin to the bolder Elizabethan than the modern Englishman. At least, we seem to have preserved rather more of the forthputting freedom of that expansive era, both in language and in literature. Indeed, it would not be difficult to make out a suggestive list of the points of resemblance between Ben Jonson and Mark Twain, for example. Sir Epicure Mammon in The Alchemist is a figure that might be easily paralleled in the works of the most American of our authors; and Meercraft, in The Devil is an Ass, urges plausibly a variety of fantastic schemes for making money quite in the manner of Colonel Mulberry Sellers. If less deliberately poetic than Ben, Mark has not less imagination nor a less vigorous grasp on reality. He is less formal and less rigid; he is gayer and more frolicsome; but he has the same sturdy sincerity and the same artistic conscientiousness. It is, perhaps, because he thus relates us to our origins that Mark Twain is the foremost of American humorists. American humor is also good humor, as we have seen; it is generally genial, even if it is sometimes grim; it is often ironic; and it tends toward imaginative exaggeration. The humor of other peoples may reveal, now and again, one or another of these characteristics; but we hold the patent on the combination.

To Shave or Not to Shave

A REPERTOIRE company was walking into Paducah, where they were billed to play Romeo and Juliet. The leading man approached the manager, who strode moodily ahead on the ties.

"Boss," he said, "I've got to have fifteen cents."

"Fifteen cents?" growled the manager. "You're always yelling for money. What do you want fifteen cents for?"

"What do I want fifteen cents for?" repeated the leading man bitterly. "I want it for a shave, that's what I want it for. I can't play Romeo with five days' black beard on my face."

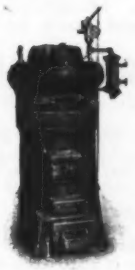
"Oh, well," said the manager, "you won't get no fifteen cents. We'll change the bill to Othello."

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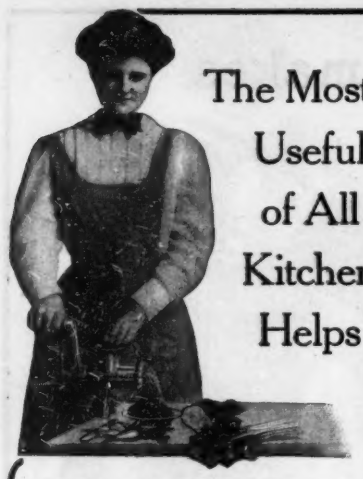
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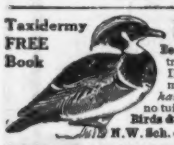
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LITTLE CORKY

(Continued from Page 6)

He caught a cab at the foot of the hill and spent a very precious half-hour in a house-to-house canvass of Livermore Street. His persistence had reward. A nice, fat lady, named Dooley, answered him, and she was the mother of Harrison. For direct information she was little more satisfactory than Aunt Kitty's Sarah; for indirect, she volunteered the information that her son had a girl and that he *might* be found there. Mrs. Dooley also read the newspapers, and was duly impressed at the call of young Mr. Corkingham, who had been called "hero" that very morning in three-size type. Little Corky cut short the impressions, and when he left her he drove straight to where Harrison's girl lived, a tiny house, set behind the trees on a modest street. Time was passing at race-horse speed; he leaped out of his cab and, reaching the door in a bound, knocked briskly at it. When it gave to him, a pretty girl stood within the lighted hall.

"Beg pardon," panted Little Corky. "Is Harrison here?"

The girl laughed. Folks were beginning to know where to find her beau. She looked curiously at the fellow—the cut of his clothes seemed to belie his dirty, scarred face. But the first must have been stronger, for she let him into her little parlor. Harrison caught sight of him.

"Mr. Corkingham, by jiminy!" he exclaimed. "I thought you'd be abed to-night."

Little Corky came straight to the point. "I'm here on an important errand," he said in his direct way. "I want to find Miss Cowles."

The old scowl came back to the butler. "She is out of town," he said.

"So I imagined. But I want to know where."

Harrison did not answer.

"Look here, this is mighty important," Little Corky said. "It's no joke."

"I ain't said as how it was," the butler replied, "an' I ain't a-goin' to tell you where my folks is gone."

Corkingham kept very cool, but he felt that he was hard against tremendous odds. He had no time to lose, and so he argued furiously with the butler and, seemingly, to no advantage. Finally, when his temper was close to the ruffling point, and much time had been lost, he turned to the girl—Harrison's pretty girl.

"You—you can help me," he beseeched her. "You won't refuse to help me?"

Now Harrison's girl had known of all the gossip from the house on the hill, and, looking at the matter from an entirely unbiased point of view, she was strongly inclined toward his side of the case. Then, too, she had the feminine appreciation of a hero, and she had read the newspapers. Little Corky had an ally right where he needed one the most.

"I'm sure I'd do all I could with Mr. Harrison," she said.

Then Corkingham, Corkingham the big $7500 man of Consolidated Traction, told her freely and frankly of his love for Genevieve—even of that broken engagement of the preceding night. The butler sprawled his big frame over the piano stool and missed not a single syllable. He began to realize that his mistress had not understood, but still, he could not come to like this Corkingham in an instant.

"And I couldn't get there very well, could I," pleaded Little Corky as he closed, "when I was dreaming there in the bottom of that sand-pit?"

She went over to her fellow, the man to whom she gave her affections.

"Won't you tell Mr. Corkingham?" she asked him.

"I was under orders not to," Harrison said. "Still, I might make an exception, if this gent was to take care of my cousin on the road."

Little Corky never forgot that he was Corkingham.

"I'm not for sale, Harrison," said he. Then he laughed. "I'll promise you this much, though: nothing will happen to your precious skin because of anything you tell me. I'll surely take care of you."

Harrison felt that the odds were all against him. He turned for a last appeal to his girl, but her eyes only said: "Tell him all," and then—he surrendered.

"They're going through to the coast," he said. "They caught the eleven o'clock last night."



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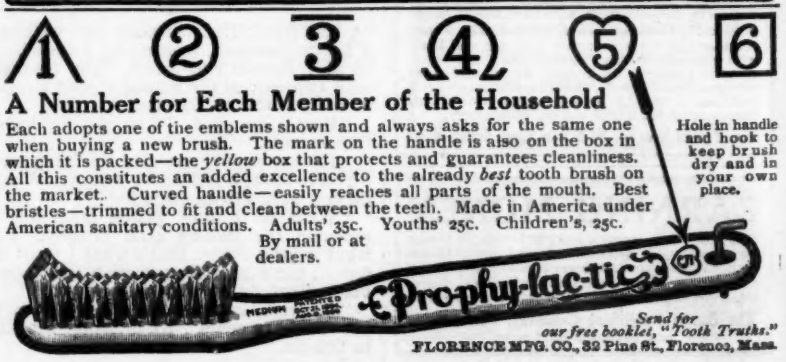
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"The coast?" Little Corky echoed. It seemed a million miles away.

"They've gone to Chicago. They leave there at midnight to-morrow for the Northwest. That train catches the Canadian Pacific steamer at Vancouver—the Australian mail-boat. You see, it'd be a long chase. I guess——"

But Little Corky cut him short, found the hotel that would shelter the Cowles over night in Chicago, and promising all but the impossible to both the butler and his pretty sweetheart, was back in his cab again. He did not even take time to look at his watch until they were under way for Dunstan terminal, cabby tearing forward at terrible speed under promise of a record tip.

Twenty-two minutes before eleven. It had to be done.

He was going to Chicago. He was going to catch the eleven o'clock for the Western metropolis. That gave him six hours leeway in which to get Genevieve before she started for the West. He knew that he had no business to be leaving town. There was all the muss after that fire at County Line to be cleaned up. But he knew that he had done his full duty by Consolidated. Consolidated could now do its full duty by him.

He could see ahead the big depot clock that reared itself high above the terminal. Nine minutes more of grace—four blocks to cover. It was a fighting chance that they might make it. The distance shortened, their chances grew steadily better, until——

They were putting in service pipes of some sort and the street was obstructed, save for a narrow passageway, just big enough for a single vehicle to pass between the guarding lanterns. Cabby veered his horse toward the opening, but at that moment a big touring-car shot from behind them, cut off their path by a dexterous sweep and made for the opening. But the driver of the car was not so dexterous in his second turn. His right wheels missed the pavement by an inch and sank into the pipe excavation, just far enough to pretty effectually block that passageway.

Cabby drew his horse back on its haunches.

"Swing around the block," shouted Little Corky. "It's too far for me to try and make afoot."

The relentless hands on the big clock continued their great sweep around its brightly-lighted dial. Cabby swung his horse about, and when they came up to the big station finally the big clock said "Hopeless." But Little Corky had cast that word out of his vocabulary.

He did not stop for tickets, but ran toward the lighted gate for the train. He gave a little shout of triumph.

But the gate—the gate was closed—an impenetrable barrier. Out in the depot-yard, beyond the vaulted shed, where a thousand brightly-colored lights were twinkling and changing—red to green, green to white, white to red—danger to safety, safety to caution, caution to safety—a long train was rolling off toward the West, its two red tail-lights mocking the man left behind.

"Too late to-night, boss," said the attendant who had closed the big gate, with a grin.

He had no right to grin—that attendant. For he might have seen that the man was pale and haggard; forlorn with his overwhelming disappointment.

. . . . . .

Halloran, the night trainmaster of the Tremont and Southwestern, sat at his big desk, a map of the system spread in front of him, when one of the operators from the outer office entered and said that there was a man without who wished to see the night trainmaster.

"Who is he?" snarled Halloran.

"Don't know. He looks kind of seedy. Got the real goods on his back, but I guess that he's been off on a bat from the way he looks."

"Wants to see me?"

"Said he wanted to get hold of the big chief of the works, an' I says as how you was the works."

"Oh, well, I'll see him. I'll be rid of *him* in a minute."

A moment later Little Corky stood beside his desk.

"Well?" demanded Halloran.

"I missed the night express—your Number Sixteen."

"Well, what can *I* do for you about that?"

Stearns



Limousine Body, mounted upon a 30-60 H. P. Chassis

IN producing Motor Cars of comparative light weight, with endurance qualities out of the ordinary—and possessing maximum power, speed and strength—we have scored that success which has given character and high standing to the American made automobile. STEARNS CARS incorporate the best of both European and American engineering practice. They are backed-up by good design, good material, good workmanship and good brains. Our aim is to build, of all the cars in the world, THE BEST.

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Wheel Base	120 inches	Wheel Base	116 inches	Wheel Base	126 inches
Drive: Shaft or Side Chains.		Drive: Shaft.		Drive: Side Chains.	
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Never a dull blade. 7 exchanged for 25c.

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34 Reade Street, New York

30 years in business—we are the original modern Safety Razor Makers

Set of 7 New Blades 50c

$1.00

Going Some!

Among the entries for the Garden City Sweepstakes at the Vanderbilt Motor Parkway, was a hitherto unknown car, called the Sharp Arrow.

Just before the race, the owner of the car, who drove it himself, called the Michelin Tire representative to look at his tires.

"You see," said he, "I have four Michelin Tires on; three of them are new, but I have used the fourth tire on roads. Is it good enough for the race?"

The Michelin man looked the tire over, felt it, examined it.

"Sure!" said he, "that tire's all right."

After the race commenced a man came into the Michelin control.

"I'm one of the Sharp Arrow men," said he; "those tires are holding up well. Fine tires, Michelins."

"Yes!" we admitted, "they are."

"That Michelin Tire on the near front wheel," he said, "has done 6000 miles on roads."

"What!" said the Michelin man. "Why didn't you tell me that before the race?"

"Well, you said the tire was all right," said the Sharp Arrow man.

"Yes, but you can't expect a tire that has done 6000 miles on roads to stand up under a pace like this."

But it did.

And Sharp Arrow—the dark horse—the unknown—won the race hands down—covered 188 miles in 199 minutes—practically 60 miles an hour.

And over the line—safe and sound—came the three new Michelin Tires—and the fourth—that had done 6000 miles on the road before it did 188 miles on a track at 60 miles an hour speed.

Still in use on the car.

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PATENTS that PROTECT

Our 3 books for inventors mailed on receipt of 6 cts. stamps.

R. S. & A. B. LACEY, Washington, D. C. — **Estab. 1869**

"I want a special train—to Chicago."

Halloran looked up, pushed back his chair.

"Well, I'll be damned!" was all he said, but he thought much more. This young piker coming to him—the night train-master of the system—a big man at all of $2500 a year—and asking him for a special through to CHI as calmly as he might be asking to buy a ten-cent ticket off into the suburbs.

"Who are you, anyway?" he continued.

"I'm Corkingham, Corkingham of Consolidated Traction, and I don't propose to stand here much longer on one foot waiting for you to take your time about getting a train made up for me. I'm in earnest, Halloran, and if that train isn't ready for me in a few minutes I'll be put to the unpleasant necessity of getting Mr. Snowden out of his bed."

King Snowden was General Manager of T. & S. and a man to be feared. Halloran's respect for his caller began to grow tremendously.

"It's a long run for a special—an' no warning," he began slowly.

"I've got to have it," said Little Corky. "I've got to get into Chicago on even schedule with your Number Sixteen."

"You trolley folks don't get many real problems of railroading," began Halloran contemptuously. "P'raps you don't realize that Sixteen's the best jumper we got on the line to-day. She runs like clockwork—she's got to, for she's under a time mail contract—and I don't know of anything, land or afoot, that could overtake her."

"Suppose I 'phoned Snowden; don't you think that he could have Sixteen held at Somerset twenty or thirty minutes while you sent me flying down there in an engine?"

Halloran shook his head. "My job—Mr. Snowden's job—none o' our jobs would be worth the paper they was wrote on ef one o' us held Sixteen for anything. We'd have Washington a-jumpin' on us, an' p'raps T. & S.'d lose her mail contracts, and then ——"

"Very well, get me a special to Chicago, then," said Little Corky.

That was a pretty big business—the biggest emergency operation that Halloran had ever arranged, and he telephoned Snowden for authority—the responsibility of the thing was quite beyond him. That all cost time; the big regulator stood close to midnight, but his respect for Corkingham grew mightily, for Snowden had told him to let him have all he wanted.

"I can't give you very much," said Halloran, meeker than Moses now. "We generally have some stray Pullman equipment kicking around the yard here, but that big convention down at Cincinnati has licked us clean. They took about everything from here that had air under it."

Halloran thought a moment.

"I'll give you Mr. Snowden's old car," he finally said. "She ain't much, an' I'd never get his lazy nigger out in time to make the run with you."

"Anything on wheels will do. I'd take a side-door Pullman. When will you be ready?"

Halloran glanced at his roundhouse catalogue, then again at the big regulator over his head.

"You'll pull out of here at just 12:30," he said.

And that gave Little Corky just time enough to hurry to his lodgings near by, get some duffel and back to the terminal. When he went into the trainshed again a gate was open for him. Behind it stood the Corkingham Limited, bound through to Chicago, if you please.

The wires had been singing for twenty minutes, the emergency crew at the roundhouse had turned sleepily out of their chairs and into the cab of one of the road's biggest and newest engines, the engine had picked up an empty baggage car and the old private car and slipped them down on to one of the trainshed tracks as easily as if it had been a nightly occurrence. Nor was that all. Upstairs, in the offices that never grew dark, Halloran's assistant was whispering to the operators of Second Sixteen Special, running clear of everything on the road, while the skilled brain of his chief was planning a safe, quick way for it up the busy and congested trunk-line railroad.

Little Corky swung aboard his train a moment after it was in place—one minute before it was due to leave. The conductor of the special, lamp in hand, met him on the platform between the two cars.

"Sorry," said he, "but I guess Mr. Halloran forgot that Mr. Snowden has a private lock on his car. We've been trying and we can't get it open. S'pose I hold here for five minutes and see if I can't straighten it out."

"Five minutes nothing," said Little Corky. The starting-gong above their track rang sharply. "There you are. Go ahead."

The conductor raised his hand, the engine coughed and coughed until its exhaust echoed and reëchoed in the vaulted roof of the trainshed, its drivers caught the rail, and they slipped out from the terminal, still standing on the platform between the cars.

"I'm mighty sorry," continued the conductor; "but Mr. Halloran should have known better."

Corkingham was a little sorry himself, for he had held visions of a nice, comfortable bed and a few hours of rest and quiet, but he said that he would enjoy the baggage-car. It was a bare place, but there were a few boxes within it and he sat on one of these, backed up against the slatted wall of the car, alternately dozing and dreaming—of Genevieve.

He dreamed all the while of her. The little tendrils of hair and the laughing brown eyes, piqued in temper, had fled, and now he was in full pursuit. If she would not turn with him at Chicago he would follow her to Vancouver. If she refused to listen to reason there he would not hesitate at taking passage for Australia. Jim Connaughton had told him that he would back him to the limit, and Jim Connaughton was known to be a good bit better than his word.

It was hard work—dreaming any length of time, sitting bolt upright on a wooden box in a chilly baggage-car. So, after a little time, he gave up ideas of sleep and entered into lengthy gossip with the crew of the train.

"We're passing Lincoln City," the conductor said, as they went rattling over a tangle of switches. "It's only twenty-two miles to Somerset."

"How far are we behind Sixteen now?" Little Corky demanded.

The conductor thumbed his dirty time-card.

"If we can keep this gait up we'll pull you into Somerset forty minutes behind Sixteen. They'll swing you on to the Upper Wyandotte there, although you won't be on the Upper's track till you pass Tower E-Z there at Briarcreek. They don't hold them engine-runners there in the hill country the way they do the boys here on the Main Line. You jump in the cab of that engine they give us at Somerset. He'll make a bluff at not letting you, but don't you pay any attention to him—just jump aboard, an' if you get aholt of one of them big men, and keep at him, you'll be all right and you'll be sure to catch Sixteen afore she ever gets off the Upper Wyandotte.

"They run hell-bent-for-election up there an' every man's rubbin' it an' afraid of the other. You'll probably get old man Murdock or old man Langley, 'cause Halloran's wired ahead that it's King Snowden's order that you go through in record style. If you get up with either of them jus' remember that both them old codgers don't think nothing of the other at the throttle."

But they did not make Somerset forty minutes behind Sixteen. Some fool of a towerman kept a freight a block too long in front of them, outside of Somerset lower yard, before he put the lugger into the middle track, and Little Corky's special loped along like a winded horse for four precious miles because of it. Corkingham was off his train at Somerset before it came to a full stop, and running forward. There was a group of railroad men and stray travelers in front of the grimy old hotel and depot that faces the tracks there—for a special train, running with one man all the way from Tremont to Chicago, was not a common matter, and the wires had been whispering since past midnight, that fourth day of October, that some of the famous records of the old T. & S. were to be broken within twenty-four hours.

The Main Line engine pulled off from Little Corky's special, another big greyhound—one of the pets of the Upper Wyandotte—backed into its place and Corkingham climbed into the high cab of this engine.

"See here," growled the engineer at him. "You can't ride here."

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Do You Want Comfortable Shoes? In these days of close attention to matters of health and hygiene, it is a good thing to know that half a century has been devoted by the old firm of Burt & Packard to making men's feet comfortable. **"Korrect Shape"** shoes are made on lasts planned according to the normal, natural anatomy of the average foot. "Korrect Shape" not only means good style—it means a footwear model that is "nature-shaped" and therefore sure to give absolute comfort. Price $4.00. Send for Catalog.



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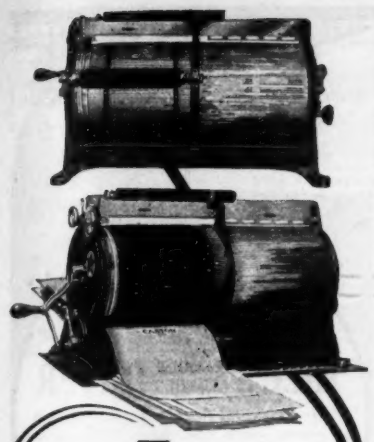
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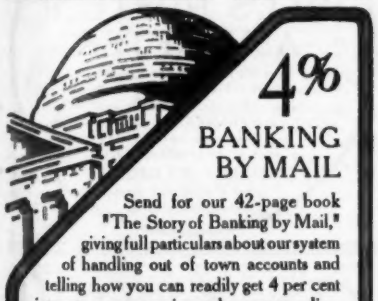
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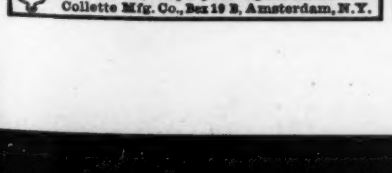
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Collette Mfg. Co., Box 19 B, Amsterdam, N.Y.

"Why can't I?" asked Little Corky. "It's my train. I'm paying for it way through to Chicago."

Wholesale dollars never made a deep impression on old Murdock.

"Don't care," he growled. "Company's rules won't permit it."

But Little Corky kept his seat on the fireman's bench, and at that moment the conductor who had brought him up over the Main Line whispered to Murdock and Murdock made no further protests—that was his way of telling Corkingham that he might remain.

Little Corky took good care to let the engineer's ruffled feelings settle. He was very quiet in his corner of the roomy cab, quiet until long after they had passed Somerset and the electric lights of that little city made a distant gray reflection. It was a clear and starlit night. The high hills, that told of approaching mountains, clustered about, and the fat farms of the low country had given way to rough timber tracts already. It was a quiet night, and it struck him as being very beautiful as he sat in the lookout of a splendid machine that was carrying him forward and forward, closer and closer, to the girl whom he had come to love with all of his great and pulsing heart.

He caught the regular chug-chug of the exhaust and he knew that they were on the first of the long grades that they would tackle before they should see the signals at Rockville, the far terminal of the division. He looked over the high boiler and caught the clear profile of old man Murdock as he pulled his lever open another infinite fraction of an inch, so that his pet could catch the rail more easily. Murdock saw his passenger watching him.

"When we've made this bend we'll scoot by the tower at Briarcreek, and then we'll leave the river an' the Main Line an'" be on our own rails," he said.

Murdock was thawing.

Little Corky looked without and saw that there was little room in the narrow valley for anything save the river and the two tracks of the railroad, which faithfully followed its twistings and turnings, then they jolted over another network of frogs, a dimly-lighted tower went past them on the left, and they were on the rails of the Upper Wyandotte, the busiest and best-run single-track in the East. When they had finished the grade and were over the summit, coasting into another valley, Little Corky went across the cab and spoke for a few moments to the engineer.

"Do you know a man named Langley that's running on this division?" he asked with naïve simplicity.

Murdock grunted: "He's ahead of us with Sixteen to-night."

"Guess that's bad for us," said Little Corky gravely. "I hear he's a devil at the throttle. I'd kind of hoped to overhaul that outfit at Rockville."

Murdock turned a look of infinite scorn upon the young man.

"P'raps you ain't satisfied with the talent in this cab?" he ventured.

"Oh, yes, indeed. What worries me is the talent in that other cab."

Another of those looks of infinite scorn.

"Pete Langley ain't so bad," Murdock admitted. "He's been runnin' this division twenty-eight year, an' I've been here only ten year more, so he ought to know suthin' about it. My father run an engine the fust day this road run, so you can see we've got the throttle-arm in our blood. I'm on extra now, but my boys are in the business. Harry's got a passenger run, and the young uns are still haulin' freight."

"Gad, Mr. Murdock, you ought to be able to overhaul Sixteen, even with Pete Langley in her cab!" Old Murdock's eyes twinkled.

"Pete'll never forgive me if I do," he said. He was quiet for a moment. "Blamed if I won't do it," he added.

It seemed to Little Corky as if they must have covered some of those miles in ten seconds, for the big engine rolled and swayed like a ship making a heavy sea. But he held tightly to his seat, and when he was not watching the grim profile of the old engineer he was gazing out into the indefinite night, watching God's sleeping world, counting the little, unlighted villages where folks slept and dreamed and slept without knowing that so close to them a man was speeding to the girl he loved.

"Hear that? That's Pete Langley calling," Murdock shouted to him.

Little Corky heard the cry of a locomotive in the far distance.

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Other mattresses are made of cotton, but only the Ostermoor is made in the Ostermoor way under the exclusive Ostermoor patents. Other mattresses may look like the Ostermoor when new, but only the Ostermoor can show testimonials from users that say: "Your mattress is as good after twenty-five years' use, as on the day it was bought."

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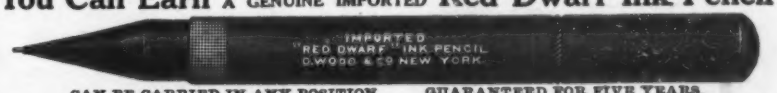
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"Are we near Rockville?" he asked.

"Twenty-two miles," was the reply, "an' that ain't the worst. The October fog's closing in on us."

Murdock was already shutting in on his throttle. Still they rolled and pitched as they plunged ahead into the uncertain gray mist.

Murdock had an old man's curiosity, but he simply said:

"We're pretty safe at twenty-five miles an hour this way. I don't know what it is, but I sometimes think I can jest *feel* another train that's on the same rail with me. Sounds absurd—but I can feel it, jest the same."

And, as proof of that instinct, he shut off his throttle a few minutes later and toyed ever and ever so gently with his brakes.

"Pete Langley's just ahead," he said; "an' ain't he in for a surprise?"

Little Corky peered out along the boiler of the locomotive, but could see nothing ahead, the fog muffling and screening the power of their great, electric headlight. They came to a full stop, and the cloud lifted itself majestically, like a great earth blanket. He saw, two hundred yards ahead of their pilot, the two tail-lights that had so unmercifully mocked him at the Tremont terminal—had mocked the man behind the locked gate whom they had thought impotent to overtake them. The light of a cloudless October day was breaking over the world. Pete Langley tooted his whistle briskly and picked up speed for his run into Rockville depot, three miles above. Old Murdock did not toot his whistle, but he followed close upon the heels of fleet Sixteen.

. . . . . .

Some of the passengers who drew up the curtains of their berths in Rockville that very early morning saw—as the Sixteen was about to start her run over the connecting line that tapped T. & S. there—a shabby little train pull in on the other side of the depot—baggage-car and an old-fashioned private car—nothing else. Before it came to a full stop a young man—a tired and dirty young man, with sticking-plaster upon his forehead—came running across the platform and was aboard the Sixteen as her new engine caught the rail. These same peepers from the Pullmans saw an engineer—the man who had brought them so carefully all the way from Somerset—go over to the engine of the special and gaze open-eyed at her runner.

For Langley could not believe his wide-open eyes, could not believe that that was Jim Murdock coolly lighting his stubby pipe. The impossible had been accomplished. Thereafter a new epic was to be sung by the stove committee in the roundhouse at Rockville.

. . . . . .

Nicholas Vane Shipney, coming to his modest lodgings late in the evening, found a letter there, addressed to him in a handwriting that was ever welcome. He took it from the mantel—deliberately, as was his way—conned the writing on the envelope, as if the mere form of the angular, aristocratic letters gave him innate satisfaction, and slowly tore it open. He read, and his blood quickened at the command:

Come to Chicago at once. Hotel Michigan. GENEVIEVE.

As short, and quite as unsatisfactory, as a telegram, but it told volumes to Shipney, and right on the heels of that cad of a Corkingham getting all the recent advantages. Things had not been hopeful for the architect of late, but here —— Of course he would go to Chicago. Jerry O'Connor was going to build a big house on Tremont Heights and was keeping Shipney pretty busy; Jerry O'Connor had a second daughter, named Margaret, who was good looking, and the architect frequently called her into consultation on the house plans. But there were five of the younger generation of O'Connor and only one Genevieve, who had several pretty pennies behind her. Of course he would go to Chicago. He turned languidly to the evening paper—didn't the evening papers print the railroad time-tables? Shipney was not well-informed about America. With the towns of Great Britain and the Continent he was reasonably familiar. But inland Chicago seemed as far away to him as Australia or New Zealand. Cursed business this, getting across the country, and it was a good thing that none but Genevieve asked it. He would go for her into the wilds of Patagonia. He re-read her unsatisfactory note many times and gave it but a single meaning.

Research in an unfamiliar column of an evening paper showed a night express to Chicago at eleven o'clock. Shipney reached for his watch. It had stopped. No matter. He went to his window where he could see the clock on the tall tower of the railroad terminal in Dunstan Square. There was less than an hour before the Chicago train left, and, even though the terminal was but four blocks distant, Shipney yawned and decided that it would be too much of an effort to try and make that train. He would try and do better in the morning.

Shipney did no better on the following morning. He overslept, one thing after another interfered, and it was not until the depot clock had again registered the night hour of eleven that he was on his way to the girl who had summoned him. He slept well on the train, as was his habit—and as he slept he must have dreamed of the girl who had summoned him—and he slept late. They were past a little town, which the porter told him was Rockville, before Shipney was really awake. By that time there was a new passenger on the train, a passenger whom Shipney did not see, who had traveled all night under strain, and was glad enough to crawl off into a stateroom for a little needed rest before they should reach Chicago.

. . . . . .

If Genevieve had any qualms of conscience for summoning Shipney in a pique of aroused temper against Jamie Corkingham she made no confidence of that to her mamma. Her mamma was not built, temperamentally, for confidences. She seemed best designed to be managed, and, as they sped across the brown October country, she simply sat back in the corner of their stateroom, her little, worn hands folded complacently, and wondered what on earth her darling Genevieve would want to do next.

That young lady, her heart storming all the while within her, and her conscience pricking at every opportunity, pressed her nose against the window glass. Never, never, never had she seen so slow a poke of a train before. Never before had Chicago seemed half so far away from Tremont. They stopped at many stations and she amused herself by poking her head out of the window and idly watching the crowd. Read she could not, and she did not want to think; when she thought she had to remember.

At one of their stops, a town a little larger than the others, a boy with newspapers came toward her and solicited trade. She gave him a single, nervous glance, as if she hesitated in her mind. The local papers he held were like the big city papers, a jumble of large type and crude illustrations. She shook her head and he moved off toward a more receptive person.

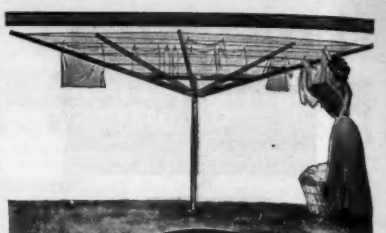
If Genevieve had only purchased that newspaper! She might have had a far pleasanter trip all the rest of the long way to Chicago.

. . . . . .

Little Corky did not get out of his stateroom until they were already entering the smoky shed of Dearborn Station. It was six o'clock when they came to a slow, grinding stop, and a host of impulsive folk who lived outside the city gates were finding their way to their suburban trains. Some of them forgot their hurry to give a passing glance at the tall, well-dressed young man with the scarred and plastered face. But he gave them no glances in return. He espied an eating-place across the street—one of those places where they print the bargain price-list on a sidewalk in the street. He went into that place and bolted his first meal that day—coffee and rolls—from the well-garrisoned lunch-counter. He felt there was not a moment to be lost. He needed a shave, but a shave would have taken time, and time, just then, was the most valuable commodity in the world to Little Corky.

"She's seen me in my pretty get-ups, anyway," he said to himself, "and I can't handsome much, anyway, with this tract plastered on me."

He jumped into a cab and drove straight to the Michigan, where Harrison had told him Genevieve and her mamma were to have breathing space on their chase west. Cabby broke some high-speed records of high-speed Chicago. Corkey slammed through the hotel, tossing his case to the doorman, and made a bee-line for the desk at the rear of the office.



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"Miss Genevieve Cowles—what room?" he demanded.

"Four-forty-two," the clerk said slowly. "Send up your card in the tube."

Little Corky did not go near the pneumatics. The elevators were placed around an angle in the hall, and he could see that one was nearly filled, so he started on a tangent for it. He would send up no card, for he did not care to commit suicide.

There was a man who stood almost in his path as he hurried to the elevator, and this man Little Corky recognized. He was Tremont's most promising young architect, that blamed Shipney. Little Corky brushed by him, jammed into the car, the door shut and they started upward.

It was Shipney's intention to have boarded that car. He had dined on the train and hurried to the hotel, but had lingered for a moment in the lobby to finish his cigarette. Here was some hasty brute—Shipney had not recognized the brute—brushing past him and into the elevator. When Shipney started to board the car the door was shut.

"I want to go up, boy," he protested.

"Next car," snapped Buttons.

"Demned Chicago manners," thought Shipney, as he lighted another cigarette.

. . . . . .

Genevieve stood in the window looking out toward that wonderful lake that washes up against Chicago, and seeing an equally wonderful, big, yellow moon slowly push its edge up over the horizon of the lake. She was wondering wistfully—if—that—moon—was—looking—down—on—a—man—named—*Corkingham!* For, after all that resolution of that outraged heart, there was little happiness in sight for her. She might marry Shipney, after all, but even in the fierceness of her anger, when her mind contemplated that desperate and irrevocable step, she shuddered at taking it. Yet she held Shipney's card in her hand—he was in the hotel and already on his way to her. That must be his knock.

She turned slowly, her heart throbbing and—then—that Shipney had the impudence to knock again—a brisk tattoo to hurry her. She swung the door sharply open in some impatience.

She had schooled herself and even rehearsed her cold little rôle when she should again meet the General Superintendent of Consolidated, but now all she gave was a little scream, and forgot all her lines.

He caught her in his arms and kissed her—again and again and again.

"The sparrows on the window ledge are watching," she breathed in mock protest. But he saw nothing—knew nothing save Genevieve. He kept her in his arms and kissed her—again and again and again. They might have stayed there in one another's embrace for eternities if they had not caught mamma's footfall coming down the hall.

Genevieve started to explain—many, many things to mamma. But mamma, for once, had her say first. In her hand she crumpled a newspaper, in her mind she was filled with the fire at County Line and telling Genevieve each tiny detail of it, not omitting the big part that Corkingham had played. He was embarrassed by much of it. That was all history now—why read history? He was living in the present and the future.

. . . . . .

"Such stupid elevator construction I never saw before," sputtered Shipney, as he came into the little parlor where the three were. "One car gets out of order—both cars get out of order. I've waited all this while for the mechanics to get them ready. I'm for Tremont all the time. Brute of a fellow—native—almost knocked me over downstairs—elevator boy slammed door in my face. Beast of a town—this—no manners."

Genevieve fussed over him with mock tenderness.

"Sorry they were so rude to you," said she. "I'm so sorry that I had to bring you away out here. But there's a house here I want you to see and then I want you to build one like it for me—for us," she added. She drew Corkingham close to her. "You know Mr. Corkingham, Shipney?" she laughed.

Shipney distributed his congratulations. It was all very confusing, but, after all, perhaps it would be much better if he married Margaret O'Connor. Margaret O'Connor was not quite so fearfully independent as Genevieve. Margaret O'Connor would make him a loving—and dutiful—wife until the end of his days.

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FIG. 2 When the trigger is pulled, the hammer moves back and the patent safety lever moves up and in line with the firing pin, so that—

FIG. 3 When the trigger is pulled, the hammer is released, striking the lever, which in turn hits the firing pin.

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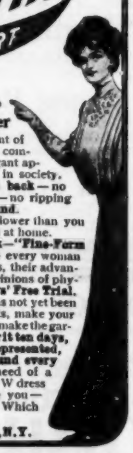
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The Fashionable Adventures of Joshua Craig

(Continued from Page 21)

"Yes," he admitted, "I couldn't give anybody—at least, not a *blasée* Washington society girl—anything approaching a sensation. I understand the mystery at last."

"Do you?" said Margaret, with a queer expression in her eyes. "I wish I did."

Grant reflected upon this, could make nothing of it. "I don't believe you're really in love with him," he finally said.

"Was that what you told him you wished to talk to me about?"

"I didn't tell him I wanted to talk with you," protested Grant. "He asked me to try to persuade you not to marry him."

"Well—persuade!"

"To explain how coarse he is."

"How coarse is he?"

"To dilate on the folly of your marrying a poor man with no money prospects."

"I'm content with his prospects—and with mine through him."

"Seven or eight thousand a year? Your dresses cost much more."

"No matter."

"You must be in love with him!"

"Women take strange fancies."

"What's the matter, Rita? What have you in the back of your mind?"

She looked straight at him. "Nothing about *you*. Not the faintest, little shadow of a regret." And her hazel eyes smiled mirth of the kind that is cruelest from woman to man.

"How exasperating you are!"

"Perhaps I've caught the habit from my man."

"Rita, you don't even like me any more."

"No—candidly—I don't."

"I deserve it."

"You do. I can never trust you again."

He shrugged his shoulders; but he could not pretend that he was indifferent. "It seems to me, if Josh forgave me, you might."

"I do—forgive."

"But not even friendship?"

"Not *even* friendship."

"You are hard."

"I am hard."

"Rita! Don't marry that man! You don't love him—you know you don't. At times you feel you can hardly endure him. You'll be miserable—in every way. And I —— At least I can give you material happiness."

She smiled—a cold, enigmatic smile that made her face seem her grandmother's own peering through a radiant mask of youth. She glanced away, around—"Ah! there are mamma and Augusta Burke." And she left him to join them.

He wandered out of the garden, through the thronged corridors, into the street, knocking against people, seeing no one, not heeding the frequent salutations. He went to the Wyandotte, to Craig's tawdry, dingy sitting-room, its disorder now apparently beyond possibility of righting. Craig, his coat and waistcoat off, his detachable cuffs on the floor, was burrowing into masses of huge lawbooks.

"Clear out," said he curtly; "I'm busy."

Grant plumped himself into a chair. "Josh," cried he desperately, "you must marry that girl. She's just the one for you. I love her, and her happiness is dear to me."

Craig gave him an amused look. "However did she persuade you to come here and say that?" he inquired.

"She didn't persuade me. She didn't mention it. All she said was that she had wiped me off the slate even as a friend."

Craig laughed uproariously. "*That* was how she did it—eh? She's a deep one."

"Josh," said Arkwright, "you need a wife, and she's it."

"Right you are," exclaimed Craig heartily. "I'm one of those surplus-steam persons—have to make an ass of myself constantly, indulging in the futility of blowing off steam. Oughtn't to do it publicly—creates false impression. Got to have a wife. Out with you. I'm too busy to talk—even about myself."

"You will marry her?"

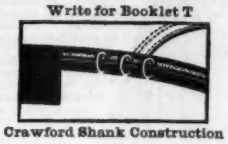
"Like to see anybody try to stop me!"

He pulled Arkwright from the chair, thrust him into the hall, slammed the door. And Arkwright, in a more hopeful frame of mind, went home. "I'll do my best to get



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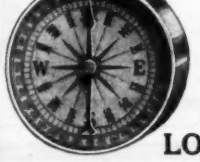
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IN HIS shrewd guess at Margaret's reason for dealing so summarily with Arkwright Craig was mistaken, as the acutest of us usually are in attributing motives. He had slowly awakened to the fact that she was not a mere surface, but had also the third dimension—depth, which distinguishes persons from people. Whenever he tried to get at what she meant, by studying what she did, he fell into the common error of judging her by himself, and of making no allowance for the sweeter and brighter side of human nature, which was so strong in her that, in happier circumstances, the other side would have been mere rudiment.

Her real reason for breaking with Grant was a desire to be wholly honorable with Craig. She resolved to burn her bridges toward Arkwright, to put him entirely out of her mind—as she had not done theretofore; for whenever she had grown weary of Craig's harping on her being the aggressor in the engagement and not himself, or whenever she had become irritated against him through his rasping mannerisms, she had straightway begun to revolve Arkwright as a possible alternative. Craig's personality had such a strong effect on her, caused so many moods and reactions, that she was absolutely unable to tell what she really thought of him. Also, when she was so harassed by doubt as to whether the engagement would end in marriage or in a humiliation of jilting, when her whole mind was busy with the problem of angling him within the swoop of the matrimonial net, how was she to find leisure to examine her heart? Whether she wanted him or simply wanted a husband she could not have said.

She felt that his eccentric way of treating the engagement would justify her in keeping Arkwright in reserve. But she was finding that there were limits to her ability to endure her own self-contempt, and she sacrificed Grant to her outraged self-respect. Possibly she might have been less conscientious had she not come to look on Grant as an exceedingly pale and shadowy personality, a mere vague expression of well-bred amiability, male because trousered, identifiable chiefly by the dollar mark.

Her reward seemed immediate. There came a day when Craig was all devotion, was talking incessantly of their future, was never once doubtful or even low-spirited. It was simply a question of when they would marry—whether as soon as Stillwater fixed his date for retiring, or after Craig was installed. She had to listen patiently to hours on hours of discussion as to which would be the better time. She had to seem interested, though from the viewpoint of her private purposes nothing could have been less important. She had no intention of permitting him to waste his life and hers in the poverty and uncertainty of public office, struggling for the applause of mobs one despised as individuals and would not permit to cross one's threshold. But she had to let him talk on and on, and yet on. In due season, when she was ready to speak and he to hear, she would disclose to him the future she had mapped out for him, not before. He discoursed; she listened. At intervals he made love in his violent, terrifying way; she endured, now half-liking it, now half-hating it and him.

It was the morning after one of these outbursts of his, one of unusual intensity, one that had so worn upon her nerves that she had come perilously near to indulging herself in the too costly luxury of telling him precisely what she thought of him and his conduct. She was in bed, with the blinds just up, and the fair, early-summer world visioning itself to her sick heart like Paradise to the excluded Peri at its barred gate. "And if he had given me half a chance I'd have loved him," she was thinking. "I do believe in him, and admire his strength and his way of never accepting defeat. But how can I—how *can* I—when he makes me the victim of these ruffian moods of his? Not that at times he doesn't attract me that way. But because one likes champagne one does not wish it by the cask. A glass now and then, or a bottle—perhaps ——" Aloud: "What is it, Selina?"

"A note for you, ma'am, from *him*. It's marked important and immediate."

back her respect—and my own," said he. "I've been a dog, and she's giving me the whipping I deserve."

XVI



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Selina laid it on the silk and swansdown quilt and departed. Margaret forgot that it was there in thinking about a new dress she was planning, an adaptation of a French model. As she turned it fell to the floor. She reached down, picked it up, opened it, read:

> It's no use. Fate's against us. I find the President is making my marriage the excuse for not appointing me. How lucky we did not announce the engagement. This is a final good-by. I shall keep out of your way. It's useless for you to protest. I am doing what is best for us both. Thank me, and forget me.

She leaped from the bed and rushed to the telephone. She called up the Arkwrights, asked for Grant. "If he is still in bed tell him Miss Severence wishes to speak to him at once."

Within a moment Grant's agitated voice was coming over the wire: "Is that you, Rita? What is the matter?"

"Come out here as soon as you can. How long will it be?"

"An hour. I really must shave."

"In an hour, then. Good-by."

Before the end of the hour she was pacing her favorite walk in the garden, impatiently watching the point where he would appear. At sight of her face he almost broke into a run. "What is it, Margaret?" he cried.

"What have you been saying to Josh Craig?" she demanded.

"Nothing, I swear. I've been keeping out of his way. He came to see me this morning—called me a dozen times on the telephone, too. But I refused him."

She reflected. "I want you to go and bring him here," she said presently. "No matter what he says, bring him."

"When?"

"Right away."

"If I have to use force." And Grant hastened away.

Hardly had he gone when Williams appeared, carrying a huge basket of orchids. "They just came, ma'am. I thought you'd like to see them."

"From Mr. Arkwright?"

"No, ma'am; Mr. Craig."

"Craig?" ejaculated Margaret.

"Yes, Miss Rita."

"Craig!" repeated Margaret, but in a tone of immense satisfaction and relief. "Take them into the house, but not to my room. Put them in Miss Lucia's sitting-room."

Williams had just gone when into the walk rushed Grant and Craig. Their faces were so flurried, so full of tragic anxiety that Margaret, stopping short, laughed out loud. "You two look as if you had come to view the corpse."

"I passed Craig on his way here," explained Grant, "and took him into my machine."

"I was not on my way here," replied Josh loftily. "I was merely taking a walk. He asked me to get in and brought me here in spite of my protests."

"You were on the road that leads here," insisted Arkwright with much heat.

"I repeat I was simply taking a walk," insisted Craig. He had not once looked at Margaret.

"No matter," said Margaret in her calm, distant way. "You may take him away, Grant. And"—here she suddenly looked at Craig, a cold, haughty glance that seemed to tear open an abysmal gulf between them—"I do not wish to see you again. I am done with you. I have been on the verge of telling you so many times of late."

"Is *that* what you sent Grant after me to tell me?"

"No," answered she. "I sent him on an impulse to save the engagement. But while he was gone it suddenly came over me that you were right—entirely right. I accept your decision. You're afraid to marry me because of your political future. I'm afraid to marry you because you—nauseate me. I've been under some hideous spell. I'm free of it now. I see you as you are. I am ashamed of myself."

"I thought so! I knew it would come!" exclaimed Arkwright triumphantly.

Craig, who had been standing like a stock, suddenly sprang into action. He seized Arkwright by the throat and bore him to the ground. "I've got to kill something," he yelled. "Why not you?"

This unexpected and vulgar happening completely upset Margaret's pride and demolished her dignified pose. She gazed in horror at the two men struggling, brute-like, upon the grass. Her refined education had made no provision for such an emergency. She rushed forward, seized Craig by the shoulders. "Get up!" she cried contemptuously, and she dragged him to his feet. She shook him fiercely. "Now get out of here; and don't you dare come back!"

Craig laughed loudly. A shrewd onlooker might have suspected from his expression that he had deliberately created a diversion of confusion, and was congratulating himself upon its success. "Get out?" cried he. "Not I. I go where I please and stay as long as I please."

Arkwright was seated upon the grass, readjusting his collar and tie. "What a rotten coward you are!" he said to Craig, "to take me off guard like that."

"It *was* a low trick," admitted Josh, looking down at him genially. "But I'm so crazy I don't know what I'm doing."

"Oh, yes, you do; you wanted to show off," answered Grant.

But Craig had turned to Margaret again. "Read that," he commanded, and thrust a newspaper clipping into her hand. It was from one of the newspapers of his home town—a paper of his own party, but unfriendly to him. It read:

> Josh Craig's many friends here will be glad to hear that he is catching on down East. With his Government job as a stepping-stone he has sprung into what he used to call plutocratic society, in Washington, and is about to marry a young lady who is in the very front of the push. He will retire from politics, from head-hunting among the plutocrats, and will soon be a plutocrat and a palace-dweller himself. Success to you, Joshua. The "pee-pul" have lost a friend—in the usual way. As for us, we've got the right to say, "I told you so," but we'll be good and refrain.

"The President handed me that last night," said Craig, when he saw that her glance was on the last line. "And he told me he had decided to ask Stillwater to stay on."

Margaret gave the clipping to Grant. "Give it to him," she said and started toward the house.

Craig sprang before her. "Margaret," he cried, "can you blame me?"

"No," said she, and there was no pose in her manner now; it was sincerely human. "I pity you." She waved him out of her path—and, with head bent, he obeyed her.

The two men gazed after her. Arkwright was first to speak: "Well, you've got what you wanted."

Craig slowly lifted his circled, bloodshot eyes to Arkwright. "Yes," said he hoarsely, "I've got what I wanted."

"Not exactly in the way a gentleman would like to get it," pursued Grant. "But *you* don't mind a trifle of that sort."

"No," said Craig, "I don't mind a trifle of that sort. 'Bounder Josh'—that's what they call me, isn't it?"

"When they're frank they do."

Craig drew a long breath, shook himself like a man gathering himself together after a stunning blow. He reflected a moment. "Come along, Grant. I'm going back in your machine."

"The driver'll take you," replied Arkwright stiffly. "I prefer to walk."

"Then we'll walk back together."

"We will not!" said Arkwright violently. "And after this morning the less you say to me the better pleased I'll be, and the less you'll impose upon the obligation I'm under to you for having saved my life once."

"You treacherous hound!" said Craig pleasantly. "Where did you get the nerve to put on airs with me? What would you have done to her in the same circumstances? Why, you'd have sneaked and lied out of the engagement. And you dare to scorn me because I've been frank and direct! Come! I'll give you another chance. Will you take me back to town in your machine?"

A pause, Craig's fierce gaze upon Grant, Grant's upon the ground. Then Grant mumbled surlily: "Come on."

When they were passing the front windows of the house Craig assumed that Margaret was hiding somewhere there, peering out at them. But he was wrong. She was in her room, was face down upon her bed, sobbing as if her first illusion had fallen, had been dashed to pieces, crushing her heart under it.

(TO BE CONTINUED)



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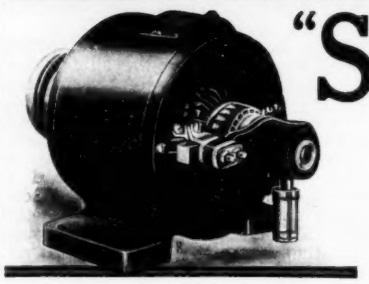
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(Concluded from Page 19)

of débutantes who spent a million a year on gowns. He heard them talk scandal, scandal, scandal, and saw them live it.

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"I have a case for you," said Dobson.

"Yes," said Mike, astonished.

"It is this: A syndicate of conscienceless Wall Street capitalists is scheming to take over at a low price a trans-continental railroad. Many of the stockholders are widows and orphans. I represent these innocent stockholders. I want you to fight this, to get out an injunction at the proper time, to raise such a clamor that these capitalists, if they do get the road, will be compelled to pay a large price for the stock because of the demand that will be created for it. Do you understand?"

"Yes."

Mike labored for six weeks. He was surprised to find that his legal papers were prepared for him and sent to his office. Mr. Dobson handed him a retainer of $500,000. Presently he struck the blow—he applied for an injunction. He ventilated the matter in the papers. The people rallied. "No," said the public, "these widows and orphans must be protected. Besides, the stock must be shoved up so these wolves will have to pay a pretty penny for it instead of stealing it."

The stock went up by leaps and bounds. Mike was jubilant.

That afternoon Claudie, pale and distracted, burst into his office. "What have you done?" he shouted.

"Protected the widows and orphans," said Mike, not without pride.

"Protected nothing!" shrieked Claudie. "You doggasted idiot, the very syndicate you are trying to keep from getting that road owned it before they set you up to this. Now they have sold out to the public and all our friends are stuck, because they thought the stock you have forced up was a good buy for a flyer and safe to unload on these men."

Mike was stunned.

CHAPTER VI

Mike determined to have revenge. He studied Wall Street, that merciless money mart, with a church at one end and a river at the other. He investigated all the tales of robbery, of swindling, of buncoing, of watered capital, of fictitious operations, of the unloading of worthless shares on a credulous public, of the conversion of trust funds, of the wrongful use of the assets of insurance companies and banks, of all the vast and complex larceny of the place.

It was iniquitous. Mike was convinced of that. The only way to stop it was to strike a blow at the arch manipulators who appropriated other people's money.

He learned that the billions of assets of a mutual insurance company were used by a certain clique of Wall Street speculators to further their robbing operations. This money was not the company's. It belonged to the policy-holders, who derived no benefits from it.

He began his campaign. The holders of the original stock were exposed, forced to sell. They lost control.

Mike was jubilant again, and justified.

Just after the transfer of the stock Claudie and Rouncey burst in upon him.

"See here," yelled Claudie, "what have you done now?"

"I have forced those corrupt stockholders to sell the control of this great company, and put it on an honest footing with its policy-holders."

"Yes, you have!" shouted Claudie. "You have forced the old stockholders to sell, all right, all right, and the principal one was Rouncey here, who has been your friend and has entertained you, and the man who bought it is the biggest Wall Street operator in the country. You have done a lot for the policy-holders, you have."

Mike was stunned again.

CHAPTER VII

"Is there no way for a man to make an honest living in this town?" groaned Mike.

There was, as is always explained in the sequel.

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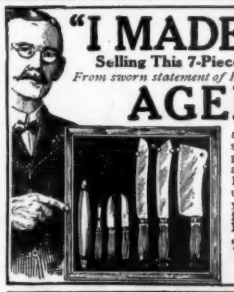
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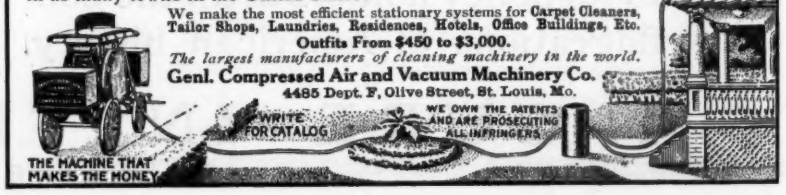
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ROMANCE AT RANDOM

(Continued from Page 17)

brain, and ever and anon he threw an inquiring look at De Lys. As for De Lys, he chattered irresponsibly. He had only a guess why he was there and it might not be right, and he did not care if it was right or wrong. He was bent on enjoying himself. He took the reins of the conversation. Mr. Forbes had been in Switzerland, it seemed.

"Did you go over into Italy—as far as—oh, Rose, do you remember Portofinc-il Paradiso? It was there, wasn't it, that we had that carriage accident?"

Mr. Forbes' eyes were like gimlets on him, and Mrs. Farhall's color came up in a tide.

"What year was that?" asked Mr. Forbes slowly.

De Lys appealed to his companion: "Five years, was it? We met at Genoa, you remember. How young you were, Rose, and how ——"

"That was the year before Mr. Farhall died," said Mr. Forbes in his sober voice. "I was not aware that he was abroad that year."

"Yes, poor Farhall was there, looking rather seedy, poor chap," said De Lys glibly.

Mrs. Farhall's color had receded, but her voice was level and steady. "Would you mind getting me an ice, please?" she said.

De Lys got to his feet, reached the refreshments, and returned to find the two in broken conversation. Forbes was dotting something on his program, and De Lys, flashing his blue eyes, touched the lady's arm.

"My dear child, I must take you to the festive board. You will be more comfortable there," he said firmly. "I will not willingly witness pink ice overflowing upon white chiffon. Come." He nodded to Forbes, and Mrs. Farhall moved off obediently on his arm.

"Thank you!" she said tensely when he had deposited her in another quarter of the room. "You did that very well. It was just what I wanted."

He wondered why and what the exact solution was, but action was all that was demanded of him then—action and a ready tongue.

"I would do all and much more for you," he bowed.

"Mrs. Farhall!" A voice saluted them and he beheld a fair, open-faced, handsome woman smiling at his partner. Mrs. Farhall's pleasure in greeting her was clearly unfeigned. A man was introduced by the fair woman, and Mrs. Farhall rose. The ball claimed her. De Lys was deserted in his corner. He looked about him for means of amusement. He had done his duty, had mounted guard till not required. Now for another plunge! That he knew no face in the crowd did not matter to him. He stood poised for his swoop when he was greeted by a lady whom he recognized as his hostess, Mrs. Montgomery Wheeler.

"Ah, Lord de Lys," she beamed on him. "Not dancing? I fear you're like so many other young men nowadays, you like to be danced to instead of dancing."

"I like to dance attendance," said he, offering his arm, "and I'm going to take you into the refreshment-room in the certain knowledge that you need something."

"How good of you!" The lady subsided gratefully on his arm. She looked about her for a chair, in which he deposited her, and sighed. "I think they're enjoying themselves. I think it's a success," she said almost interrogatively.

"My dear lady, it's a triumph," said he, handing her a cup of coffee.

She sighed again with pleasure and weariness; she had made great social efforts for this dance.

"It was so good of you to come," she said, her thoughts taking in her companion in their sweep. The presence of this distinguished-looking young peer lent lustre to her party. She brightened on him out of tired eyes.

"Oh, there's my daughter. I want you to know her. Will you—Mabel!"

Mabel, on the arm of a proud youth who was clerk in her father's office, came to a pause, and, disentangling herself, diverged in her mother's direction.

"Oh, this is my daughter, Mabel, Lord de Lys," said the fluttered mother.



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The pretty girl looked at him with interested eyes. Lords were not growing on every currant-bush in her circle, and, besides, he was young and good to look on. So was she. De Lys gravely took her program.

"May I keep this all the evening?" he asked.

Mrs. Montgomery Wheeler laughed pleasantly. "Oh, but why?" inquired innocent Mabel.

"Will you give me every dance where I can put my name, Miss Mabel?" he asked.

Miss Mabel endeavored to peer over the card to realize what trick he designed ere she committed herself. Mrs. Wheeler delightedly moved away on her heavy round of duties.

"What are you going to do?" asked Mabel suspiciously. She had been thoroughly enjoying herself, and she had no doubt whatever that she was going to enjoy herself still more. He seemed to be manipulating the program, and she was quite sure he was being wicked about it.

"There!" he said; "that's settles it," and put the program in his pocket. Miss Mabel protested. "Let me get you something," he urged, taking possession.

The proud young man watched his prize cut out from under his nose with a rueful face. Mabel, alas! had forgotten all about him. In two minutes she was heartily eating unwholesome things with her new acquaintance, who was explaining to her the best way of cheating with ball programs. She gathered between her mouthfuls that she was booked to him for alternate dances all through the evening. She protested, but it seemed no good. Anyhow, she would cut off Freddy Wilding and give him the next. After that—well, Miss Mabel's thoughts and conscience ran no further than the next dance.

He had some good fun with Mabel, and also with other charming girls who were friends of Mabel, so that he presently forgot all about Mrs. Farhall. She emerged abruptly in his mind when his eyes alighted on her in the refreshment-room. He had taken in a pretty girl in pink muslin for an ice, and she sat at a neighboring table facing a partner.

"I had every reason to think so," the man was saying. The back had the slope of Mr. Forbes' back.

"If it had been so I should have told you," said the lady.

"At any rate ——" he paused.

"'He that will not when he may' ——" she quoted lightly, and her eyes met those of De Lys. For a moment they burned on him, as if they carried a message. But he was enjoying the society of the pretty girl, and he smiled without responding. Mrs. Farhall rose, and Forbes (for it was he) rose also. In passing De Lys she flashed her eyes on him.

"Lord de Lys," she said, "I wish you would ——"

He had segregated himself at her words, and the two stood apart, both from the pretty girl and Mr. Forbes.

"I begin to think you are right," she said coldly. "Where does your penalty come in?" She glanced at the pretty girl.

"Since you left me I have endeavored to put up with what I can get," he pleaded.

She laughed, not too pleasantly: "I really think the farce had better end."

"Willingly, if I may drive home with you."

She deliberated. "You are not a very insistent old friend," she said with difficulty.

Her face was pink with her effort.

"My dear lady," he said, "if only I had known I had the liberty. Give me two seconds and I'll shunt this pretty baggage and Mr. Forbes, too."

"No, no," she said quickly; "you may as well enjoy yourself."

"Rose, don't go. I want to tell you something," De Lys cried aloud, catching at her hand.

Mr. Forbes fingered his dark mustache nervously as he waited. De Lys whispered in her ear: "Why is a cat like a cabbage?"

Suddenly she began to laugh, this time quite a pleasant laugh, and, laughing, moved away. Why did she laugh? De Lys wondered. Why, she had not even waited for his answer.

Mr. Forbes was the secret; Mr. Forbes was the solution. He began to feel a dislike for Mr. Forbes. He watched her go, and went back to his pretty baggage. He might as well have some more Mabel. Pretty girls were like delicious slices of the

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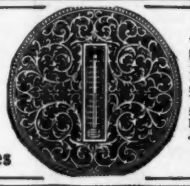
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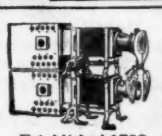
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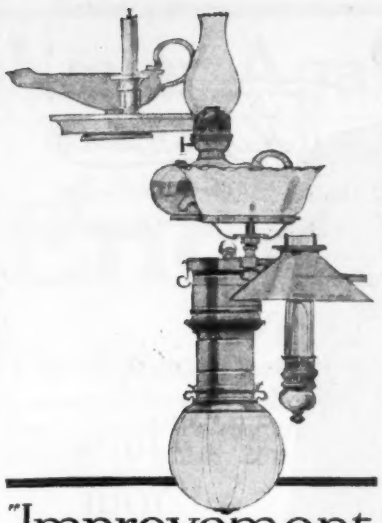


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same cake. He did not remember this one's name, but it was of no consequence.

"This is the fourteenth time I've been in to supper," he explained to the pink muslin. "How many times have you been in?"

"Oh, Lord de Lys!" she cried, as who would say "Fie!" "This is only the second time."

"Oh!" He shook his head. "This is very reprehensible. Let's go out, have a dance and come in again."

"Oh, but we can't. I'm engaged for the next dance," protested Miss Pink Muslin.

"So am I," said De Lys promptly; "that makes it all the better fun. Have you seen the ugliest woman in the room?"

"N-o-o—Y-e-es," said pretty Miss.

"Well, that's she. That's my partner. Think of it! And when I have the chance of dancing or resting or eating or talking or—well, anything, with sweet-and-twenty—do you wonder at my recklessness and desperation?"

"I am only nineteen," said Miss Pretty.

"Marvelous!" He held up his hands. "So young—and so abandoned—so unprincipled as to eat ices at midnight!"

She laughed. "Here's Mabel. Doesn't she look bored?"

Poor Mabel, with a short and middle-aged cavalier mopping his moist face, was passing.

"Mabel!" she called. Miss Wheeler turned, but her cavalier was not to be thwarted. He clung like a bur to youth and beauty.

De Lys took two steps out: "Miss Mabel, your mother has sent me for you," he began, smiled, bowed, and gesticulatingly apologized to the bereaved cavalier as he whipped Miss Mabel off.

"We'll take two rounds of the room trying to find your mother and will fail, and then, of course, we'll go back to Miss—Miss ——"

"Ellice," she put in smilingly.

She was quite charmed, and just a little taken by storm; but it was impossible to resist a whirlwind that knew its own mind. They had passed once around the room when she was amazed at discovering herself alone. Somewhere in the distance she caught sight of Lord de Lys offering an arm to a seated lady. She went, disconcerted, back to the supper-room.

It was Mrs. Farhall that had caused De Lys' desertion. She arrested him as he passed by, waving her fan languidly between herself and her companion, who was no other than Mr. Forbes. That determined De Lys. The space between them disappeared in two steps, and he hung before Mrs. Farhall.

"Rose, my dance! Sorry to disturb you!" He looked good-naturedly at Forbes.

Mrs. Farhall's face expressed chagrin and even something more—annoyance.

"Excuse me, I think there is a mistake," interposed Mr. Forbes. "This is my dance."

"My dear sir!" De Lys exhibited an undecipherable program. "My dear ——"

Mrs. Farhall rose sharply and went a few steps with him.

"I did that well," he said complacently.

"My dear sir!" she said with sarcasm, "you seem always destined to be an intruder. I wish ——" she bit her lip and looked back at Forbes. "I wish you'd go to your Mabels," she said bitterly.

"My dear lady, I was only carrying out the contract," he replied, aghast.

She turned away.

"This is an end of the farce," she said. "It has been very entertaining."

"But the beginning of the romance, I hope," he said with a glance at Forbes.

"I don't know if you're a burglar or a—a mere jester," she said quickly, but with lessening acrimony. "Come, there's Mabel; go to her."

"No, I can only go home now," he said sadly. "Good-by, Rose."

Her eyes had flashed aside at Forbes, and she burst out laughing. "Well, good-by," she said amiably. "Some day I suppose I shall have to explain you."

He shrugged his shoulders and so, both smiling, they parted. But ere he had reached the door he was intercepted by Mr. Forbes.

"Lord de Lys," began the dark man, "perhaps you will forgive me if I am blunt. Are you engaged to Mrs. Farhall?"

De Lys just cast a glance at him. "No," he said promptly; "she has refused me."

"Ah!" Forbes turned away and De Lys went out in search of his coat.

"Don't let us dance this," said Mr. Forbes, sitting down in the window embrasure beside his handsome partner. "I'd like to sit it out if you don't mind."

"If you are tired, of course ——" began Mrs. Farhall faintly.

"No, only preoccupied. Rose"—his eyes held hers—"I really did mean to come that Thursday, but the affairs in Paris ——"

"Please don't—it was of no consequence," she said, apparently interested in the dancers.

"Am I forgiven?" He took her hand gently under the rose of the hangings.

"You must admit it did seem unkind," she said softly.

A little afterward Mr. Forbes frowned: "You never mentioned to me that you knew Lord de Lys."

She started. "Lord de Lys! Oh—no, I never mentioned it."

"I was astonished when I first saw him sitting there with you," he went on.

She started again. "You—you knew who he was?" she asked.

"Of course; I've often seen him at Ranelagh and at first nights."

"Lord de Lys!" she uttered faintly.

"Yes; he has an odd reputation—rather an eccentric. Don't you find him so?"

"I don't—yes," she assented weakly in her amazement.

"Well, I'm glad for one thing, Rose, that you refused him," he said tenderly.

"How do you ——"

"He told me so. He was quite frank. I suppose it was just now. He looked very crestfallen. He's rather a good chap, I think. I'd no idea you knew him so well," he murmured jealously.

"I—oh, I don't think I know him very well—really," she said faintly.

So he *was* Lord de Lys, and he had said she had refused him. It was bewildering. Her companion was looking at her with the pride of possession.

"I've just time to catch Freddy at the club," said De Lys as he got into a cab. "I think I've earned that hundred guineas."

Editor's Note—This is the first of a series of stories by Mr. Watson. The second will appear in an early number.

Gems in Glass

IMITATIONS of precious stones are not an invention of the nineteenth or twentieth centuries. They were common twenty centuries ago, and the collections of Europe contain many thousands of them. Gems as we understand them now were unknown in antiquity; the ancient precious stones were either cut in the form of scarabs, or as small, flat disks, or else they were rendered ornamental by the engraving on them of some figure or subject. Geometrical cutting, as now practiced, came into use about the fifteenth century. The antique imitations may have been sold as copies or perhaps as original gems.

Time and the effects of the soil in which many have long been buried have marked them unmistakably, and no one would be deceived by them to-day; for the action of water, salt, and perhaps of organic agencies as well have caused the disassociation of the materials which composed the glass, changing the color and roughening and dulling the surface.

When the upper layer is removed by accident—for it is very fragile—the surface beneath is often covered with very minute and brilliant pittings, producing a most splendid iridescence, with a rainbow-like effect.

The collection of antique pastes is a fad as much as the collecting of the genuine antique gems, and, indeed, many of the former are beautifully engraved and are veritable works of art. An eighteenth-century lapidary conceived the idea of copying all the known antique gems in glass for purposes of study, and he reproduced some ten thousand or more different antique gems in glass. These are sought by collectors, although they were not engraved directly, as were the gems themselves; for the maker constructed moulds of iron or other metal and pressed the colored glass into these moulds, thus securing a nearly perfect copy of the original. To make the reproduction still more exact the impressed design was carefully gone over with an engraver's wheel. These copies are generally more transparent than would be the true gems, but this is concealed by roughing the front and back of the imitation.

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THE HONORABLE MADGE

(Concluded from Page 13)

"I told Martin," said she, "that I wouldn't marry him unless you came and asked me to do it yourself and assured me that I wasn't going to spoil his life ——"

"What!" Mother said, "you aren't the same girl?" Silly of her, wasn't it? Madge didn't answer, but just went on:

"And then; directly Martin told you about it, you came up and did it in the most delicate, chivalrous way possible!"

I guess Father had never been called names like that before!

"I've been so unhappy," Madge went on; "I've quarreled with my own people. Only the boys have clung to me, and I shall lose them when school begins again. It's all very well to let them be poor with me in holiday time, but they've not been to school since Christmas, and I can't interfere with their education any longer. I must give them back to my uncles. They've cast me off. I've had to work so hard for my living—ever since ——" She stopped.

"Ah!" Father got up, quite glad to get hold of something to disapprove of, and longing to work himself into a rage over it. "May I ask *why* your relations have cast you off, young lady?"

Madge just looked at him and smiled.

"I would rather not say," she murmured.

"I thought so!" Father's tone was quite jubilant. "And do you think then that *I* shall allow my son to marry a girl who pretends to be some one she cannot possibly be—whose own people have cast her off ——"

"Shut up," Don growled under his breath, and I felt like that, too. Madge was rather pale, and the smile died out of her eyes at last.

"Don't," she said. "I'll tell you if you like. I'm not a pretender, you know. Father was Lord Fallingfleet ——"

Don and I clasped hands and choked. We dared not look at Father, but he must have heard us gurgle.

"My uncle's the Earl now, but if you really want to know why they quarreled with me ——" She laughed softly, and I guessed what she was going to say:

"It was because I would insist on being engaged to a young man whose father had made his money in tea!"

Imagine the glances exchanged by Father and Mother then.

"Snobs!" Don whispered to me furiously. "Serves 'em right!"

"I'm very poor," Madge's eyes were all wet, and the sun through the Virginia creeper made them so shiny through the tears. "But I see that I ought to have let Martin tell you the truth. You see, I wanted his people—I wanted you to like me for myself—even if I *did* earn my living—I didn't want you to like me because I was—because I was anybody in particular—I'm fearfully sorry ——" Her voice broke a little. Mother was crying openly, and well she might. Even Mildred sniffed. She looked such a dear, standing there—I wanted to hug her and tell her I didn't care what her name was. So did Don. We wondered that she didn't tell them all off for the snobs they were, and wash her hands of us. But Don and I didn't realize then how fond she was of Martin.

"I really am an Honorable Madge," she said, with a queer little, husky laugh.

That was the last straw. Don clutched me suddenly.

"Let's do a move," he whispered, "before she's taken to the family's heart."

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—*Ivy Kellerman.*

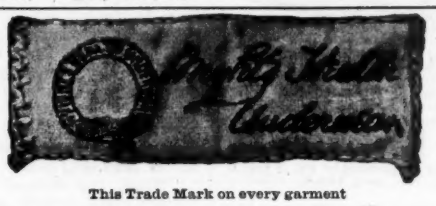


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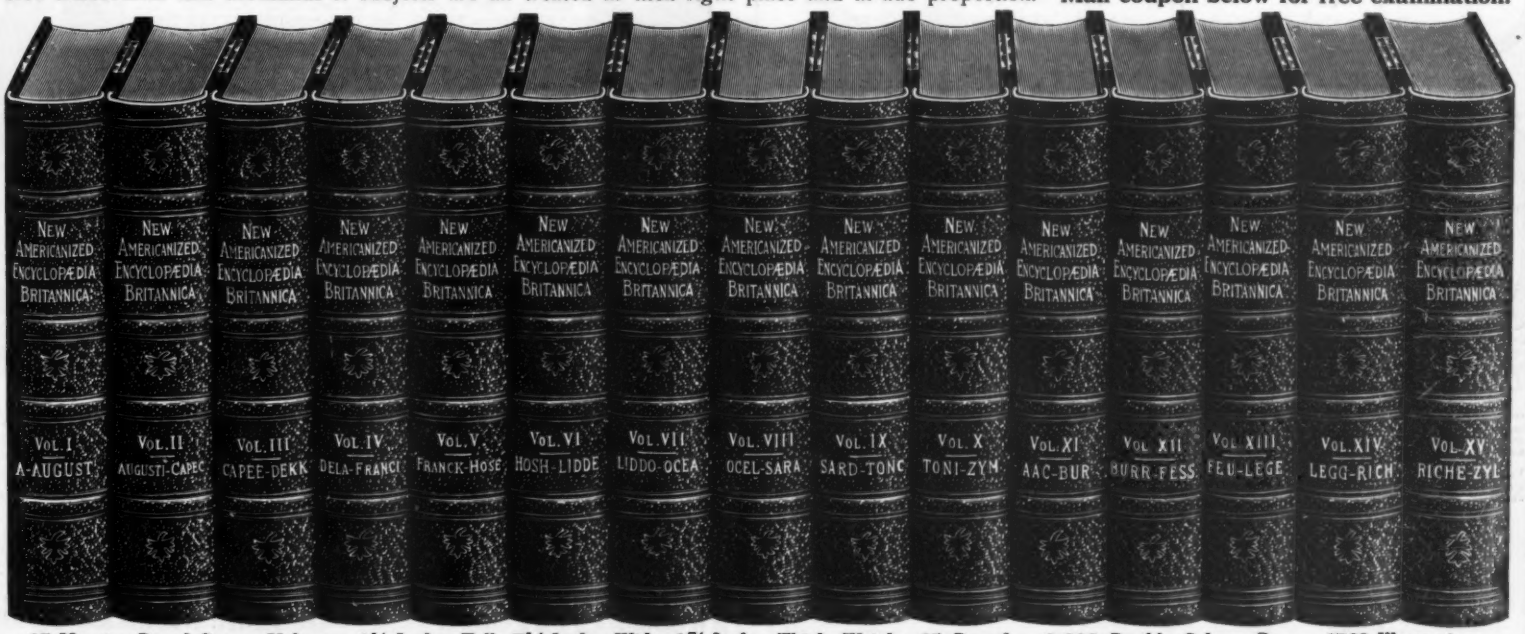
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MEMORIES OF AUTHORS

(Continued from Page 23)

of the Potomac. When I returned to my seat, after the delivery of my poem, every person upon the stage was standing; the house was ringing with cheers; General Sherman caught me in his arms with fervent feeling; and, as to the success of the effort, it is enough for me to remember that from that day till the day of his death that great man remained my friend. The poem, of course, was published far and wide, and I may add that a charlatan called Madame Blavatsky promptly appropriated the title and the idea of it for a book about theosophy.

Themes of ardor and scenes of tumult were, to Bayard Taylor, the breath of life. No other American poet has surpassed, and only Halleck and Whittier have equalled, him in the quality of passionate, ecstatic *enthusiasm*, as it is shown in his Bedouin Song, his Nilotic Drinking Song, his Song of the Camp, his Sicilian Wine, his Porphyrogenitus, and The Bath. Those are typical exponents of a spirit that was forever aspiring, forever hopeful, always feeling the impulse and sounding the exultant note of joyous endeavor:

Turn not where sinks the sullen dark
Before the signs of warning,
But crowd the canvas on our bark
And sail to meet the morning!

Writing to me from Gotha, Germany, October 2, 1873, he gave this revelation of his indomitable mind:

"I have been, until recently, so busy with a History of Germany, for schools, that my purpose to write to you has been postponed until now. . . . I was compelled to undertake the History for the sake of bread and butter. It was a work of eight months, severe and unremitting, and if it does not have a tolerable success I shall infer that *no* literary work of mine is destined to succeed. Lars, for instance, is a dead failure, in a business point of view. The sales, for the first two months, were just 1050 copies.

"I believe the book has been praised by the critics (at least Osgood says so), but it seems to have made no impression on most of my friends. McEntee is the sole individual who has mentioned it in his letters. Stedman wrote such praise of my Vienna Letters (the most ephemeral work!) as would have seemed ironical from any but an old friend, without even hinting that he had ever heard of a poem which is worth all my correspondence, from first to last.

"However, I am one of those tough souls which cannot be changed either by censure or neglect. I shall go on writing until I either receive the right sort of recognition or am smothered to death under a pyramid of magnificent failures. I have an intense joy and satisfaction in writing a poem, and I never could write so fast as to get ahead of the accumulating conceptions. A nice prospect for my friends!"

On another occasion, writing to me from the same German city, he said:

"I had a new experience last week. I lectured, *in German*, on American Literature, for the benefit of the Ladies' Charitable Association of the city. My friends were a little nervous, but the experiment was a thorough success. The hall was crammed; the ladies made over one hundred thalers profit; and everybody seemed delighted. I read, among other things, a translation of Poe's Raven, and a poem of Whittier's, both of which seemed to make a strong impression. I wrote the Lecture immediately in German, and, to my surprise, have received many compliments on account of its *style*. This 'occupation that never wearies, that slowly creates and destroys not,' as Schiller says, is, after all, our best refuge in uneasy times."

Of the poetic group in which Taylor was conspicuous not one remains alive. That group included, among others, Stoddard and his brilliant wife, Elizabeth Barstow; E. C. Stedman, George Henry Boker, Fitz-James O'Brien, C. P. Cranch, Fitz-Hugh Ludlow, and George William Curtis. The writings of Taylor evince his strong affection for Boker and Stoddard. The home of the latter poet, where I first met Taylor, was, for several years, in a house, still standing, at the northeast corner of Fourth Avenue and Tenth Street, New

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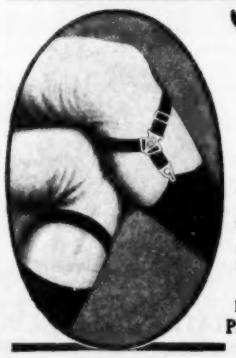
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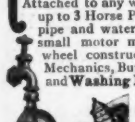
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York. There, on occasion, Stoddard—the most subtle and exquisite lyrical genius in our poetic literature since Poe—would assemble his guests, and there I have seen Taylor, as also at his own fireside and at mine, the incarnation of joviality and the soul of mirth. He was in no way ascetic. He loved the pleasures of life. No man could more completely obey than he did the Emersonian injunction to "Learn what wine and roses say!" In the earlier part of his career he had fancied himself a disciple of Shelley: there is among his works an ode to that elusive poet, whom he invokes as Immortal Brother; but, in fact, he had as little natural sympathy with the rainbow mysticism of that strange being as he had with his proclivity for dry bread. He would have consorted far more readily with Burns or Christopher North, "the jolly bachelors of Tarbolton and Mauchline" (as Allan Cunningham called Burns' gay comrades) or the genial revelers of the Noctes Ambrosianæ. Not that he fancied carousal: quite the contrary; but he was very human. Like Shelley, he loved Grecian themes; his Icarus, Hylas and Passing the Sirens are fine imaginative examples of that love; but, like Burns, he habitually treated all themes in a spirit of ardent humanity.

Neither Taylor, Stoddard, Stedman nor Boker was associated with the "Bohemian" group that gathered round the cynical Henry Clapp, in the days of the Saturday Press and Pfaff's Cave. Neither of those poets led a Bohemian life or evinced practical sympathy with what is called Bohemianism. Stedman, indeed, wrote a poem about Bohemia—a poem which is buoyant with a gipsy spirit and a winning lilt; but it is one thing to write melodious verses about Arcadian bliss, and quite another thing to subsist from week to week on the precarious rations of a publisher's hack. Taylor, roaming up and down the world—as Goldsmith had done before him—learning languages, consorting with all sorts of persons, and earning his bread with his pen, possessed the true Bohemian spirit; but, all the same, his tastes were domestic, his proclivities were those of the scholar and the artist, and he typifies, not the vagabond but the gentleman, not Grub Street but Literature; and in literature he especially represents the rare and precious attribute of poetic vitality.

It is difficult to depict, in the cold gleam of words, the inspiring personality of Bayard Taylor and to indicate its value to the general experience. As I think of him I see again the tall, stalwart figure; the symmetrical head, with its crown of dark, slightly grizzled, curling hair; the aquiline, bearded face; the dark eyes, glowing with kindly light; and again I feel the cordial clasp of the strong hand, and hear the cheerful, musical, winning voice. In the common life of every day he was the genial comrade, enjoying everything, and happy in contributing to the happiness of all around him. In the life of the intellect, in the realm of thought and expression, he became transfigured; he was the priest at the altar, the veritable apostle of Art. There is, in the crypt of the Pantheon, in Paris, a tomb, of which the door stands partly open, to admit the passage of an arm of bronze, bearing an uplifted torch—the emblem of immortal aspiration. No symbol could better denote the personality of Bayard Taylor, the meaning of his life, and the abiding influence of his works. Upon his grave, at Longwood, Pennsylvania, there is a Greek altar, inscribed with the words: "He being dead yet speaketh." It is not an idle epitaph. As long as there is beauty in the world, and as long as there are human hearts to receive its message of joy and hope, his voice will be heard.

Not a Nature Faker

"HOW often," mused a globe-trotter, "do our best endeavors to do good to this dark and dreary world go astray.

"Now, I remember a friend of mine who was a country editor. The local schoolteacher was going to leave and he wrote a nice piece about her, telling of her many admirable qualities, of her success with the school, and winding up with the sentence: 'We commend Miss M—— to our friends who have secured her services, not alone for her delightful personal traits, but for the reputation for teaching she bears.'

"Next time I saw that editor he was galloping along, followed by the schoolmarm, who was yelling, at every jump, that she never taught a she-bear in her life."

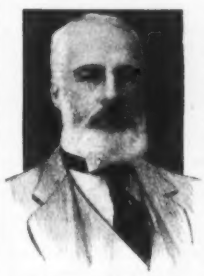
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I do not mean to hold out to the reader that ten acres of Barstow-Pecos Valley Land will yield $1000.00 to $5000.00 a year to its owner without effort on his part. But I do maintain that such results are possible for any industrious man who will apply average intelligence to his industry,

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Then I want to show you the wisdom of acquiring such land at this time, regardless of its availability for Home or Business purposes.

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$15.00 down and regular monthly payments at the minimum payment rate of $3.00 per week, together with interest credit allowances, will mature a Secured Land Contract in just two years and nine months.

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Now let me tell you something about Farming by Irrigation. You have heard much about it, no doubt. Irrigation is a means of insuring crops against drought, but it is more. It makes possible accuracies of operation comparable to manufacturing in business. Not only can you water your farm whenever it needs it, but you can water any spot on it whenever that particular spot needs water. These conditions, coupled with abundant long season sun-warmth for a fertile soil, make it yield beyond the comprehension of the Farmer or Fruit Grower who has never been able to thus control his rain which regulates his growing power.

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The altitude is 2573 ft., and the climate delightful—some 300 days of the year can be depended upon to be bright and sunny. Of the 30,000 acres of land coming under the Barstow Irrigation System, some 9000 acres are in cultivation. Fruit Orchards and European Grape Vineyards have been developed and prove the land to be peculiarly well adapted to these profitable industries; soil, climate and proximity to market all favoring this locality over the older communities of this character in Southern California.

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* * * *

All I ask is that you let me send you this proof of productivity, together with a sample copy of the Secured Land Contract, (copyrighted.)

Then if you want to buy for a Home Farm that can be made to yield you an independent, good living, or for a Business Farm to be cultivated under competent superintendence for which I will undertake to arrange, you may acquire immediate possession for $483.00 down, less 3% cash discount; or you may acquire possession in whatever period you choose during which to accumulate the requisite $483.00, provided only that you make a first payment of $1.50 per acre and regular installment payments at a rate of not less than 30c. per acre per week, and that you purchase 10 acres, or, if more, in multiples of 10 acres.

I seek to further develop this community to which I have given my name, along the lines of its development to date.

I desire especially to hear from intelligent workers who will come here to live either now or later—after results under employed management justify the move.

Barstow is not Eutopia, but conditions here are more favorable than in most communities, for the development of independent manhood through the earning of an independent living from the soil one owns.

To those who would escape the conscience-straining slavery of commercial life, and yet earn a dependable competence, this opportunity must certainly appeal.

Surely your land, for which you pay $157.50, must increase in value if, as you must realize, land is growing scarcer and scarcer, and if, as I must prove, we have here land capable of producing from $100.00 to $500.00 per acre per year.

Surely, if your neighbor, as I will show, has produced crops of such value, you can do likewise.

Or if that be impossible at once, surely you are safe in buying with the double opportunity for profit—from advancing values and from employed cultivation for your account.

Will you write me today, so that I may submit my proposition in detail?

I especially suggest your taking the matter up promptly, if you desire me to arrange for superintendence of cultivation for you. Such service must necessarily be limited in extent.

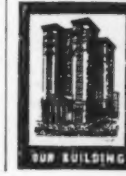
Just say, "Let me have your 'Proof' and your proposition," and I shall respond promptly with what I think should lead to better things for you. Address, **GEO. E. BARSTOW**, President, Pecos Valley Land & Irrigation Co. of Barstow, Texas, 830 Missouri Trust Bldg., St. Louis.

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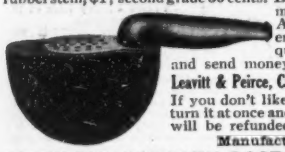
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RICH WOMEN'S INVESTMENTS

(Concluded from Page 15)

million dollars, and his widow got half. Most of her wealth to-day is in the securities of the Huntington roads. During the last years of his life (which he spent in New York) Mr. Huntington bought big blocks of very valuable property in Manhattan, notably some houses on Fifth Avenue. These are still the property of Mrs. Huntington. They produce good income and are appreciating in value all the time.

Mrs. Phœbe Hearst is another widow of a California millionaire. She has large holdings of gold-mine stock and operates landed estates in California.

One of the shrewdest women investors among rich women is Mrs. Herman Oelrichs, who, though now living in New York, is a California woman. Her father was James G. Fair, a bonanza king of the type of John W. Mackey. She owns the Fairmont hotel in San Francisco and other important business property there. She is a constant buyer of high-class railroad bonds and stocks. She studies out investments herself, and is admirably informed on market conditions.

Mrs. Whitelaw Reid is another very rich woman in her own name. She is the daughter of D. O. Mills, who laid the foundation of his fortune in California gold mines and then moved to New York, where he has quadrupled it by good investment in real estate. He owns the Mills building and the chain of Mills hotels. He made nearly three million dollars in one deal in Lake Shore stock. Mrs. Reid owns a big office building in San Francisco and business blocks in New York.

The lesson for the average woman investor, as conveyed by the investments of very rich women, is very plain. Although they can well afford to lose, rich women take few chances. When they invest their money they seek the best advice that it is possible to obtain. Herein are summed up two of the cardinal rules for the safe employment of a woman's funds, large or small. The example of rich women, in this respect, is well worth following.

THE MARAUDER

(Continued from Page 10)

The punchers awoke, cursing volubly, and one of them, sleeping remote from the others, on the edge of camp, shied a boot at the wolf. He stopped in his run, smelled of it, then bore it homeward. It would make a fine plaything for the babies. The puncher rode twenty-seven miles, in his socks, to headquarters next day, to get a new pair of boots.

Four months passed thus pleasurably. Sometimes the family nearly starved, at others the puppies sagged in the middle from overeating. Always there were bones and odds and ends of hides old Scartoe had hidden away to gnaw on in moments of leisure, as is the coyote fashion, but they made poor stays to hunger.

When winter shut down on the land Scartoe got rid of wife and children. He simply wandered off when the puppies grew big enough to care for themselves; and he sought another home in an isolated, barren ravine. In the cold nights that followed he took to consorting with other bachelors, roving spirits all; and very often they hunted in bands. They were few in number, because it is not coyote nature to run in packs, but this union gave them strength and made them infinitely more dangerous. Twoscore times they ran lonely, unprotected calves and killed.

Later, they were so hard put to it for food at times that courage was born in them. One night four of them surrounded a "dogy," a sturdy young steer one of them would never have tackled singly, and slew him. It was Scartoe who devised the plan that the three should run him by a bush, behind which he crouched. It was Scartoe who leapt, swiftly, unerringly, for the nose, and brought him down. And it was he who got a lion's share of the spoils.

Yet they were cowards, for all that. A coyote is always a coward, save when driven frantic by hunger, or when cornered and putting up his last fight.

With the storm kings holding sway their foraging became less and less fruitful.



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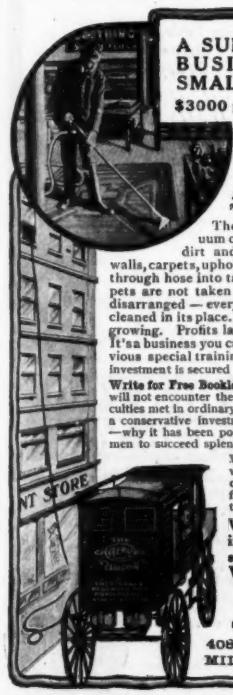
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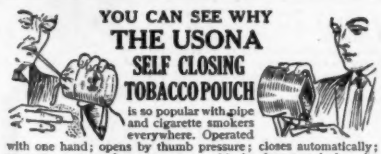
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Scartoe stayed in his own domain and weathered the gales.

Twice had he to eat of his own kind. Toward break of a wintry day he and one companion slunk homeward from an unsuccessful foray, their empty stomachs crying aloud for food. They watched each other with suspicion, for in each one the same desire was uppermost. Ahead of them, crossing their trail, a wounded coyote dragged himself, spent, done almost to death in a grapple with a "nester's" dog. They fell upon and slew and ate him. Later, a full month, or perhaps two, when the same companion grew wasted and weak from hunger, and in all the forsaken country they could not kill, when not even a field mouse rewarded long hours of hunting, Scartoe ran at him, and, with one shrewd stroke upward, slit his throat and let out the life blood. He ate his fill and came once more into his strength.

Only once during that awful winter did he pit his cunning against man's guile. That was when the snow was off the ground, and a party of visitors at the ranch-house hunted him with imported dogs. Scartoe made the most glorious mess of his trail. He went back on it, walked on two legs in the sand for no particular reason,* crossed, recrossed, waded upstream, returned to the starting point, and employed all the tricks his long years had taught him, and some out of pure bravado that were quite useless. Then he lay down behind a dead cactus and watched the hunt, watched the amazement of the men at the odd single track, watched every movement of the dogs, nosing and worrying. Tiring of this in half an hour, he went to his den and slept. They never untangled the web of his weaving.

When spring came Scartoe was looking shabby. He was flea-bitten and morose, and he had a longing for companionship. A week of fine weather improved him so that he was almost the Scartoe of old; but the longing for companionship was tenfold greater.

On a February morn he lifted up his voice to herald the dawn.

"Ki-yi, yeow-eow-eow-eow-eow."

A joyous bark answered. It was not the call of his kind, yet it thrilled him, for in it there was a note he knew. He stiffened and trembled with expectation. A young collie came racing toward him. She paused doubtfully a dozen yards away, sniffed and growled. Scartoe threw up his head, thrust out his tail from its usual abject droop and went toward her. Then his hair bristled, his muscles tightened and he was ready for combat.

Behind her came another coyote. He was big. Even the veteran, large as he was, appeared small in comparison. Where the newcomer had picked up the living that gave him such weight was a puzzle; but certain it was he had ten pounds the better of it. Not a thought gave Scartoe to that handicap.

The big wolf wasted no time in preliminaries. His strength and skill had been tried in mêlées from the ranges of southern New Mexico to the borders of Colorado, and foes had been swept before him like chaff. But Scartoe was a general. Like lightning he dodged the swift rush, like lighting he ripped even as he swerved, tearing a piece from his enemy's neck. Coyotes will not grapple and cling with locked jaws, as do the brave among dogs; they depend on the swift cutting powers of their dexterous jaws. Three times they came together; three times old Scartoe gashed his antagonist so that the blood spurted. Still he could not quite reach the throat for the death stroke.

And then the end came. Too eager in his desire to finish the battle, he left himself open for the merest flick of time, as he wheeled for a fourth onslaught. With one hurtling, upward dive, the big brute reached the jugular, and Scartoe was thrown back, his throat torn, the life ebbing from him.

The collie frisked about the victor, playfully showing her teeth, and together they trotted away.

An hour after sunup, the ranch-house cook, on a quest for his infant son's collie pet, came upon the torn, lifeless body.

"Jumping Jupiter!" he exclaimed prayerfully. "It's ol' Scartoe."

*Author's Note—A freak track such as this was found in the bed of Mulberry Creek on the J. A. Ranch, in Armstrong County, Texas, by Mr. Erwin E. Smith and myself in August of 1908. It ran for half a mile along the bed of the creek and then became an ordinary coyote trail.



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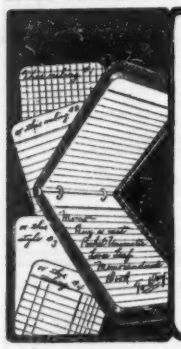
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THE BUYING END

(Concluded from Page 11)

When this information is not forthcoming the merchant buys a single garment, a single yard, submits this sample to his wholesale house, and asks that it be duplicated. Of course, the department store buys much of its stock from manufacturers, and at very favorable prices, because of its large orders. Yet the small merchant, taking advantage of its machinery in this way, can usually get goods approximately the same, and the merchandise manager of one New York department store says that he has known small merchants, buying in this way, actually getting an article at prices that enabled them to undersell his own establishment.

In fighting catalogue houses the aggressive country merchant follows a plan not so very different. Investigation in his own community will show who is buying outside. If he finds out what is purchased, gaps in his own stock will usually be revealed. Much of the patronage he thought was going out by mail, allured by bargain prices, is really going by train and trolley to the nearest town where complete stocks are carried and the best grades of goods.

A Money-Making Drug Store

One of the most profitable drug stores in New York is a place in the Wall Street district, established several years ago by three young pharmacists whose experience had been confined to Brooklyn. They first investigated drug stores in other cities and settled on one in Philadelphia as their kind — a store with a small prescription counter and an enormous traffic in "sundries." People buy medicines in their own neighborhoods, as a rule, and a drug store in the financial district must sell many things besides drugs.

Then they secured a store. It was a gloomy place, and within four years had been the graveyard of a lunch-counter, a bookshop, an auction-room, a men's furnishing store and a saloon. Shortly after their opening the landlord covered the front of the place with scaffolding, making alterations in the building above. Thus, during the first two years, business was transacted in a cavern, reached through a tunnel that should normally have been a sidewalk. There was just one good point about this store then. Sitting two steps below the sidewalk, pedestrians hurrying through the tunnel were as likely as not to fall into the store. Once in, it was easier to stay and look at goods than to get out again.

This establishment has been built up largely by intelligent buying.

Every line carried is a complete assortment, from the cheapest to the best grades. A rigid record being kept of every line, the assortments are never broken. Hardly a month goes by but some new line is tested, and made permanent or discarded, according to results.

This drug store has sold canary birds. Its souvenir post-card trade, started on a small scale, now runs to several thousand dollars yearly.

At the outset the partners had to sell property in Brooklyn to get capital. But they began discounting bills as soon as possible, to establish good credit, and after credit had been taken care of they let it be known that there was always ready money on hand for attractive offers in merchandise. In a great mercantile and manufacturing centre there are good fish to be caught with a bait of ready money. A manufacturer discontinues some line and looks about for a quick purchaser for his remainders; or a wholesale house brings together several dozen choice odds and ends that cannot be given to drummers, as there is often hardly stock enough to fill a single order.

The merchant who enjoys a reputation for cash or short-term purchases can generally have the first refusal of such "jobs" if he goes about the matter properly, and he can thus buy in, as this store does almost daily, good things that competitors never see.

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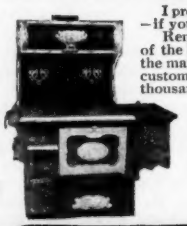
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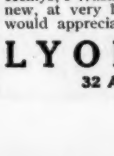
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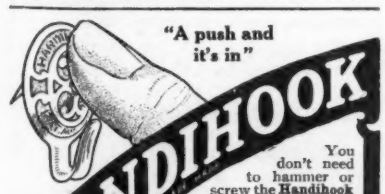
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THE CONFESSIONS OF A CHAUFFEUR

By Ralph H. Korn

FOR some unknown reason they don't seem to be looking around for aviators who can aviate. Anyway, I hunted high and low for ten days without locating a single claim. Then I got my copy of The Spark and Throttle, and the first thing I did was to answer the only ad. in the paper for a chauffeur. Ten days of hunting for a job had made me think better of my game, handicap or no handicap. So, not waiting for the postman to deliver my postal-card, I just went up to take a look at the prospects for another chance.

Did you ever see the line strung around the block when Nordica sings at popular prices? Well, the bunch up at that guy's premises wasn't much to the bad in comparison. I felt sore. It made me mad to think that anybody in that crowd was out to get *my* job. So I walked down that line, looking for an opening to get an advanced place. Just as I thought I had succeeded, somebody grabs my arm and yells: "If you try that again I'll run you in!" When I turned around I nearly yelled myself. There was my old pal Mike, the cop, with whom I had many times worked my boss on the speeding question. Well, I was glad to see him—and he was glad to see me, you bet!

"Want this job?" he asks, looking me up and down.

"Oh, I don't care," I says; "I'll take it if it'll pay any better than the one I've got now."

"I'm a friend of this party," Mike says; "it was through him that I got these stripes—I'm a sergeant now. Just come with me and I'll fix it."

So I went with him, and he introduces me to a short, thick-set party who didn't even offer to shake hands—he was the boss' butler. Mike says something about my being a good chauffeur, and asks Jules if he wouldn't say a kind word for me. That got me mad. I says: "Look ahere!" I says, "I'm used to getting my twenty-five each and every week, paid prompt, and right up to the hour—and no Jules nor nobody else'll have to say very much either to me or about me—see?"

Jules looked at me and grinned. "Dot last man wot we had," he says, "chust made twelve a week—und when he gets the send-aways he says: 'I won't take no more joy rides, und if'n I gits my place backwards I stays nice und quiet for ten dollars a week und I give you (meaning me, of course) one dollar or maybe one-dollar-fifty every week, yet.' Und I says: 'If you haf spoke like dot gestern, maybe I could haf fixed someding.'"

Just then the boss comes out, showing the door to a chap with his hat off, but I had the tip, and I slipped Jules the only dollar-bill I had in my clothes. Jules takes the dollar, coughs, nudges me and begins:

"Here is a friend of mine, Mr. Tiddles," he says, "und if you please und listens to dis man's business you gets a fine chauffeur alretty. I went for him myself on the quiet, und I nefer says noddings about it to you—for I had to take him away from his old place."

Mr. Tiddles bit like a flounder. "Come in here," he says, and as I started after him Jules (the worst grafter I ever met) says: "You makes a goot impression mit dot dollar, ain't it?" he says.

Well, I got the job, and it hurt me to take it. When I started in the chauffeur's game I was making fifteen a week, and at my last place I was getting twenty-five a week, my board, and one night off. Here it was a different business. Twelve a week, my board, and—to put it the way my boss did—"most uncertain hours—particularly those *off.*" But I wanted the job, and I made up my mind to behave myself—at least for a while.

When I came out, Mike, the cop, comes up to me. "How goes it?" he says. "Did you land it?"

"Sure," I says; "what did you expect would happen to a chauffeur known like I'm known?"

"I hope to see you soon—maybe we can arrange matters the way we used to—meantime," and he pulls out his whistle and waves his hand to a half-dozen cops standing around. "Clear the sidewalk," he yells. "The job's took."

There I was, back at chauffeuring. The car was a dandy, and I really did intend living up to my resolution to live like a man for a while. But Mike, the cop, and Jules, the butler, kept me at my wits' end. I had to give Jules one-fifty each week, and I never dared go out without a cigar in my pocket for the sergeant. So I had to get my thinker to work again—because, when I got through paying for the things I didn't smoke, there was mighty little left for me.

My new boss was the most peculiar chap I ever met. He'd march into his garage (he was another who was running his car with his eyes open) and say: "Good-morning. Is the car ready?" Then he'd either get in, or else turn around and march out. He had half-a-dozen little frames hung all over the garage, with cards telling you that: "To hold your job, keep this car in good running order." "If you bring her out dirty you'll have to take her back and wash her—ONCE it'll go—TWICE—and come for your check," and others just about as nice for a chauffeur to have for company!

When I'd been with him a week he comes in one morning and says: "Here's a cigar." I says: "Thank you, sir" (yes, I said "sir"), "but I don't smoke." He looks at me and says: "Your wages are raised one dollar a week." Now—was he or wasn't he peculiar?

I had to keep my eyes open for that Jules. He was always planning, but I couldn't be sure that it wasn't to make me lose my place. Once he offered me a drink from a flask that he carried in his pocket—but I caught him take a look up at a window, and I told him I didn't drink.

The first day of my third week came, and then my new boss sprung it on me again. He marched into the garage and says: "Here's something that'll prevent blow-outs—put that on the inside of the shoe—this way." That put me in a terrible hole. Here was a man who knew all about his car, and whom I couldn't work that gasoline trick on. Then out it comes: "You mustn't mind what Jules says to you—he's been with me ten years, and he takes an interest in things—you know that from experience, for he got you for me. Yes, Jules is all right, and if he behaves himself he'll keep his job. He was the one to find this new patent for me—he's always trying to save money for his boss, and, of course, I just raised his wages—to encourage him." Then he marches out. Jules—that tom-fool Jules! I'll bet he's been cleaning out that man right along, and especially since I've been here!

Well, those things inside the shoe certainly did prevent blow-outs. I drove that car for three months, before we put her away for the winter, and not one shoe went to the bad. All you had to do was to keep on repairing shoes—for, of course, the rubber and duck must wear away—but there was nothing much even in the way of repairing. My boss left me in full charge of the tires (there was no trouble with the tubes), but I'd only get a couple of dollars out of the work, and this was only about once in four or five weeks. It got me hot under the collar to remember the good old days when it came to me flowing so, I had to blow it in and spend it, to keep from putting it away in the bank!

One Saturday afternoon Mr. Tiddles says to me: "You can take to-day off—here's a ticket to a show. Go yourself, or give it away—I don't care." So I put on another collar and started out. When I got to the corner, who should get in my way but Mike, the sergeant, dressed in plain clothes. "Hullo!" he says, "what's up?"

"Got another day off," I says. "Where are you bound to?"

"Oh, I've got nothing to do Saturday afternoons," he says. "I'm on the staff, you know—with the rank of lieutenant. Don't have to wear no uniforms, and I can get into any show by just tipping the wink. And that's what we'll do—come on."

So I went with him, and we went into a theatre, and he says "Howdy" to the guy

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at the door. "This is a friend of mine," and the guy grins—and in we go. It wasn't a bad show, but being there with that man made it a lot to the bad.

In between the acts the annoyance started. I began it, I'll admit, but that was no reason why he should harp on it for twenty minutes. I says: "Well, how are you coming on?" That was the foolishness!

"Times have changed," he says; "but I can't forget the good old days when I was just a motor-cycle cop. Why, do you know that I own two double houses in Brooklyn and one in the Bronx on the rake-offs I made on speeding? I guess those houses to-day are worth nearer seven thousand than six—when I bought them I got them cheap. But I never would have got them only for the fellows who divided with me on the speed. But now it's all different. I don't have to do no more business with chauffeurs. Say, do you know that you've got more dubs in your line than there are in any other?"

There I sat—boiling! Fit and ready to go off my head at any minute! Just itching to punch his blooming head—itching more to give him a good licking than I ever was to let Jules have it! And then he starts again:

"You see, if some of your crowd didn't let the owners of automobiles into the secrets of the business you could still be working with me or with some friend of mine. But I understand that the whole thing's been given clean away. Say, who peached on me? That was why I got sent to Goatville. I'd like to catch that guy—I'd fix him good and plenty! If it hadn't been for my friend Tiddles, your boss, I'd have still been a sergeant—but first he fixed me up to be a roundsman, and then he gave them the tip at headquarters—and here I am. But how about you? No more dividing on speed rake-offs with a friendly cop, old boy! They're on to that, too—the Commissioner had to give three the go-by only last week. Of course, it was recorded that they had resigned to go into business—but I'm on the staff, so I know. Oh, that's all right, I don't mind telling this to you."

Well, of course, I began to see things differently from that little conversation. There he was, owning three nice little houses, going up the ladder one step after another—and he'd been dividing with me and the rest of the boys! No risk to him—for he was in right—very early in the game and without any competition! And how about me? There I was, earning less than ever, always fearing the bounce every time I saw my boss. And why! I wasn't a bad sort. I was up to my job. I knew more about the car I was running after having been on the job three days than many another would have known in a week. What was wrong?

Yes—that's what I kept asking myself all the time they were playing the second part of that show. "What's wrong with me?" I kept on asking. "Why can't I get a good, long job and hold it? Why don't I go up instead of coming down? If one man can hang on to his job with my boss, why can't another?" I asked myself a whole lot more while I was pretending to watch the performance, and while I was trying to give Mike as good as he sent.

Then, suddenly, and just as if somebody had pulled away a curtain, I saw the whole thing. I'd been wasting my time trying to beat the very men who were paying me to look out for my own interests as well as theirs! Scheming—in the wrong direction—that was the matter! Gosh! I was mad at myself when the thing came to me! If I had only saved when I had had the show! If I hadn't helped such men as Mike—if I hadn't tried tricks—if I hadn't taken joy rides—and right there in that theatre I promised myself to fight that game down!

But what was my astonishment when I got back to the garage to see my boss there. I pulls off my cap and says: "Thank you, sir. I had a pleasant afternoon, though I didn't use your ticket. Here it is. I met Mike, the lieutenant, and he took me to a show with him."

"Jones," says my boss with a grin, "if you keep on with Mike we'll soon have you on the Force, and I'm not particularly anxious to lose you. I know my car, and I know a good man when I see one—and I'm sure that, if you put your mind to it, you can hold your job right along. And I'll tell you this: you can hold your job just as long as you behave yourself. But I'll stand for no funny business. My last man lost his job because he took a joy ride. Did you ever do that?"

Now that was a nice question to answer! If it had been in the old days I'd have told him it was none of his affair, but I thought of my resolution to cut fancy-acting, just in time. So I says instead: "Yes, sir," I says, "and I lost my job for doing it."

"We all have to learn," he says, "and, while I'm sorry you lost your job, I'm glad to know that there was another fellow who was running his machine with some sort of sense. The way the average man runs his car would give a statue the nightmare—I don't blame chauffeurs for playing the boss for what he really is—but *my* man won't play *me*. Now, I haven't nosed around here very much, but I learned all I wanted to learn about you. Jules tel's me you don't drink" (if it had been the old days I'd have said "aha!"), "and you told me you don't smoke—and that made me kind of suspicious. So I just kept watching you, and I said to myself: 'I'll let him alone, but if he tries to monkey with my car I'll fix him sure.' Well, I'm very glad to say it—so far you've fooled me, and so long as you fool me that way you can hold your job. You're the best man I've had since I bought the car—and it's fourteen a week from to-day on." And with that he marches out!

Well, about two months later we put the car in storage. It was this way: Jules put the hooks into the second man, and the fellow went to the boss and told him, and the boss says: "That's right—millions for defense but not one cent for tribute," or something like that—and Jules gets the bounce. Then the boss makes the "second" man "first," and he says to me: "Jones," he says, "we'll put the car away in storage, and you can play second man until the spring—and it'll be a dollar a week raise."

It made me feel good to see things brightening up. I could save money now—and I meant to make up for lost time. And I wanted to be second man or something that would keep me near the house. Oh, I don't care, it's all fixed now, so I'll let you in. I began to like Molly, the housekeeper's daughter—so I up and puts it to her straight, and she says, if the boss'll give me a raise and a steady job—why, it'll go. So that night I went up to interview the boss.

He was sitting up against the fire, reading a paper, and his feet were up on to a chair, and I had to cough before he looked up. "What is it, Jones?" he says.

"Mr. Tiddles," I says, "I'm going to marry Molly, the housekeeper's daughter, and I've got to find employment that'll let us live. Now, I've tried to suit you, and I think I've succeeded. Now, what I'd like to know is—can I expect any sort of raise from you?"

"You can," he says; "you certainly can. You've been with me now about half a year, and you've worked your way up from twelve to fifteen a week—I remember that I always did the raising, and you never kicked. You were where I wanted you whenever I looked for you. You had your tools nice and clean and in their proper places when they were needed. You didn't swear when we had a mishap; you didn't kick when you were kept waiting—in short, you have made your place worth fifteen dollars when you might have been there still earning only twelve. The value of an employee is taken at the valuation of the employer. As to your present request, you can count on a two-dollar raise per week. Shake hands, Jones. I want to wish you luck!"

Well—goldurn my picture! Now, that's the kind of boss I should have started with! That was the only time I've ever asked for a raise, and he's raised me three times within the year—and I'm up to twenty-five a week now! Of course I don't only run the car, but what's that got to do with it? Oh, no!—not on your life!—you can't ever make me growl—I've forgotten how! Yes, I know there are fellows earning as much and more who forget to bring the hammer and the saw, whose chisel's always dull, who never have the right wrench, who don't test or strain the gasoline, water or oil, and who never carry more than just one extra chain-link—but just wait and see how soon the bottom'll drop out of their jobs!

No, sir—I'm here—and here to stay! And the guy that's going to get my job away from me will have to be a durn clever expert with a crowbar!

Editor's Note—This is the second of two papers giving the experiences of a chauffeur.



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See page 38 for explanation

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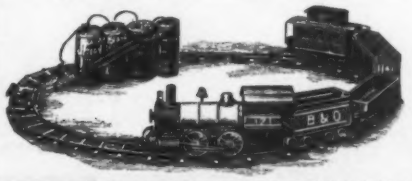
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